MORTGAGE

200x 1587 1451411

THIS MORTGAGE is made this.

30th day of November

19., between the Mortgagor, James L. Martin and Carol J. Martin
(herein "Borrower"), and the Mortgagee,

The South Carolina National Bank a corporation organized and existing
under the laws of the United States of America, whose address is 101 Greystone

Boulevard, Columbia, South Carolina 29226 (herein "Lender").

ALL that certain piece, parcel, lot or tract of land situate, lying and being on a County road off of Jacobs Road and being shown as a 1 acre tract on plat of Carolina Surveying Company dated April 7, 1981 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point adjacent to County Road and 738 feet, more or less, from the Jacobs Road and at the joint front corner of this property and property of Martha D. Harrison and running thence N. 53-29 W. 273.5 feet to a point; thence N. 26-30 E. 170 feet to a point; thence S. 50-45 E. 270.5 feet to a point; thence S. 24-30 W. 158 feet to the point of beginning.

This is the same property conveyed to James L. Martin by deed of Martha D. Harrison dated April 15, 1981 and recorded in the RMC Office for Greenville county in Deed Book 1146 at page 332, and one-half interest to Carol J. Martin by deed of James L. Martin dated November 30, 1982 and recorded in the RMC Office for Greenville County in Deed Book 1873 at page 18.

OF SOUTH CARDLES A

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Carolina 29605 (herein "Property Address");

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all casements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this

property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is fawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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SOUTH CAROLINA -- 1 to 4 Family - 6 75 -- FNMA FHEMC UNIFORM INSTRUMENT