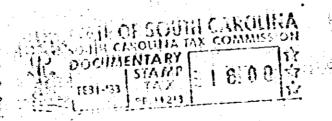
200X1593 PAGE669

MORTGAGE

All that certain piece, parcel or lot of land lying, being and situate in the State and County aforesaid, about two miles South of Gowansville, containing three and 2/100 (3.02) acres, more or less, as shown on plat prepared for T. Haynes Morrow, Oma C. Morrow and Nan Reese by Neil R. Phillips, Professional Land Surveyor, dated Nov. 19, 1981, which plat will be recorded forthwith in the R. M. C. Office for said County, and being more particularly described according to said plat as follows: Beginning at a nail and cap in a County Road located along said County Road and in a Westerly direction 569.5 feet from its intersection with S. C. Highway No. 880, and running thence S. 17-00 E. 373.1 feet to an iron pin (iron pin on line at 25.1 feet); thence S. 73-35 W.349.7 feet to an iron pin; thence N.17-00 W.373 feet to a nail and cap in said County Road (iron pin back on line at 25 feet); thence along said County Road N.71-49 E.4.9 feet to a nail and cap, N.72-12 E. 71.6 feet to a nail and cap, N.72-11 E.53.4 feet to a nail and cap, N. 72-10 E.98.3 feet to a nail and cap, N.72-14 E.26.7 feet to a nail and cap, and N.77-19 E.95 feet to the point of beginning. For a more particular description see the aforesaid plat. This is the same property which was conveyed to mortgagors herein by Nan Morrow Reese, Thomas H. Morrow, and Oma C. Morrow, Jr. by deed recorded in the said office on Dec. 28, 1981 in Deed Book 1160, page 22.



S. C.29356 (herein "Property Address");
[State and Zip Code]

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 easements, 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 Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully 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.

AND THE RESIDENCE OF THE SECOND STREET OF THE SECON

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