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BED-1603 122331

MORTGAGE

All that certain piece, parcel or lot of land, together with improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot 133, Cleveland Forest, as more particularly appears on that certain plat entitled "Lot 133, Cleveland Forest" prepared by John R. Long and Associates, Surveyors, dated March 3, 1981, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 8-K at Page 95 and having according to said plat the following metes and bounds:

Beginning at an iron pin on the right-of-way for Knollwood Lane at the joint front corner of Lots 132 and 133 and running thence with the joint side line of Lots 132 and 133 S. 22° 09' E., 168.01 feet to an iron pin at the joint rear corner of Lots 97, 98, 132 and 133; thence with the joint rear line of Lots 97 and 133 N. 70° 17' 40" E., 60.04 feet to an iron pin at the joint rear corner of Lots 96, 97, 133 and 134; thence with the joint side line of Lots 133 and 134 N. 22° 07' 25" W., 170.40 feet to an iron pin at the joint front corner of Lots 133 and 134; thence with the right-of-way for Knollwood Lane S. 68° 00' 30" W., 60.06 feet to the point of beginning.

This being the same property conveyed to Roland M. Knight, Jr. by deed of Carl S. Myers, dated April 6, 1981, recorded May 1, 1981, in Deed Book 1147, at Page 264, in the R.M.C. Office for Greenville County, South Carolina.

DECUMENTARY STAMP STAMP TAX E 2 0. 0 0 12

which has the address of . . . 130 Knollwood Lane Greenville [City]

South Carolina 29607 ... (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.

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

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