ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, on the Northern side of Dryden Avenue, just off Grove Road, and being known and designated as Lot No. 20 on a plat of Final Plat - Spring Brook Terrace as recorded in the RMC Office for Greenville County in Plat Book KK, Page 143 and a more recent plat of Sammy T.W. Scott and Debra Jean Scott, prepared by Century Land Surveying Company dated February 1, 1979 and recorded in the RMC Office for Greenville County in Plat Book 6-Z at Page 51 and having, according to said plat, metes and bounds as shown thereon.

This conveyance is made subject to all restrictions, easements, reservations, zoning ordinances or setback lines, rights of way or roadways of record, on the premises or on the recorded plat(s) affecting said property.

DERIVATION: Being the same property conveyed to the Mortgagors by deed of Sammy T. W. Scott & Debra Jean Scott recorded September 20, 1982 in Deed Book 1174, Page 251.

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which has the address of ... 20 Dryden Avenue Piedmont

[Street] [City]

South Carolina ... ... (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 easements, rights, appurtenances and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA-HOME IMPROVEMENT-1/80-FRAMAFHLMC UNIFORM INSTRUMENT

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