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- (Space Above This Line For Recording Data) --

MORTGAGE

ALL that piece, parcel or lot of land situate, lying and being on the Southeastern side of Ponders Road near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 4 as shown on a plat of Sheet No. 5 of Huntington Subdivision, prepared by Piedmont Engineers & Architects, dated May 4, 1968, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book WWW at Page 27 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Southeastern edge of the right of way for Ponders Road at the joint front corner of Lots Nos. 3-A and 4 and running thence with the line of Lot No. 3-A S. 65-56 E. 301.8 feet to an iron pin in the subdivision property line; thence with the said subdivision property line, the following courses and distances: N. 3-47 W. 217.8 feet to an iron pin, thence N. 4-46 W. 289.5 feet to an iron pin, thence N. 3-40 W. 265.8 feet to an iron pin on the Southeastern edge of the right of way for Ponders Road; thence with the Southeastern edge of the right of way for Ponders Road, the following courses and distances: S. 15-28 W. 237.2 feet to an iron pin, thence S. 10-25 W. 126.3 feet to an iron pin, thence S. 17-05 W. 119.7 feet to an iron pin and thence S. 28-32 W. 205.8 feet to the point of beginning.

This being the same property conveyed to the mortgagors by deed of Roy C. Young, Jr. of even date to be recorded herewith.

which has the address of Rt. 2, Ponders Road, Greenville

South Carolina 29607 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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Form 3041 12/83