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MORTGAGE

THIS MORTGAGE is made this eight day of June 1981, between the Mortgagor, Anthony F. Czajkowski and Joyce E. Czajkowski (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is Post Office Box 225, Columbia, South Carolina 29202 (herein "Lender").

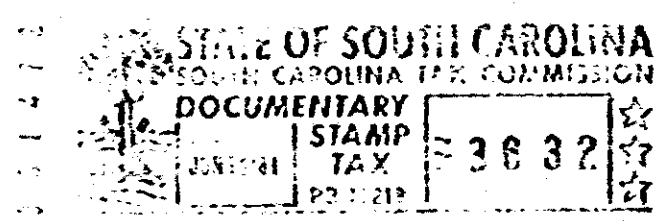
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Thousand Eight Hundred and no/100 (\$90,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 8, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2011

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, Greenville County, Chick Springs Township, on the western side of Oakleaf Road, being shown and designated as Lot No. 4 on plat of Oakleaf Property of Real Estate Investments, Inc., prepared by C.O. Riddle, Registered Surveyor, dated August 1, 1967, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book PPP, at Page 149, and according to resurvey by John R. Long, Surveyor, dated May 14, 1981 and recorded JUNE 12, 1981 in Plat Book B-Q, at page 30, in the RMC Office for Greenville County, South Carolina, to which references are hereby made for a more complete and accurate description.

This being the same property conveyed to the Mortgagor herein by Deed recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1149, at page 817.

Mortgagee's Address: First National Bank of South Carolina
Post Office Box 225
Columbia, South Carolina 29202



which has the address of 4 Oakleaf Court Greenville,
[Street] [City]
South Carolina 29609 (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.

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