

thence N 19° 59' 00" W, 247.20 feet to an iron pin at the corner of property now or formerly of G. B. Nalley; thence with the line of said Nalley property, N 12° 11' 00" W 190.60 feet to an iron pin; thence N 12° 12' 32" W, 106.56 feet to an iron pin; thence N 12° 12' 32" W, 199.82 feet to an iron pin; thence N 75° 56' 50" E, 696.14 feet to an iron pin; thence S 22° 13' 10" E, 772.74 feet to an iron pin on the Northern right of way of Sulphur Springs Road, being the point of beginning.

BEING the same property conveyed to the Mortgagor herein by Deed of Mar, Inc. dated August 25, 1980, recorded August 27, 1980 in Deed Book 1132, Page 51, Greenville County RMC Office.

ALSO, a non-exclusive easement for sanitary sewer conveyed by Ladner and Company, Inc., an Alabama corporation to Encina Properties, a South Carolina limited partnership, by instrument dated July 31, 1981 and recorded in Deed Book 1152, Pages 930-1 in the Office of the RMC for county of Greenville, South Carolina.

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all buildings, improvements, and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock appurtenant to the property, and all fixtures, machinery, equipment, engines, boilers, incinerators, building materials, appliances and goods of every nature whatsoever now or hereafter located in, or on, or used, or intended to be used in connection with the property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light; and all elevators, and related machinery and equipment, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, mirrors, cabinets, panelling, rugs, attached floor coverings, furniture, pictures, antennas, trees and plants, and

.....: all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the real property covered by this Instrument; and all of the foregoing, together with said property (or the leasehold estate in the event this Instrument 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, convey and assign the Property (and, if this Instrument is on a leasehold, that the ground lease is in full force and effect without modification except as noted above and without default on the part of either lessor or lessee thereunder), 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

4325 RV.2