

MORTGAGE

THIS MORTGAGE is made this 15th day of July 2005 between the Mortgagor, Charles P. Cecil and Elizabeth I. Cecil

and the Mortgagee, South Carolina National Bank, a corporation organized and existing under the laws of the United States of America, whose address is P. O. Box 108, Columbia, South Carolina

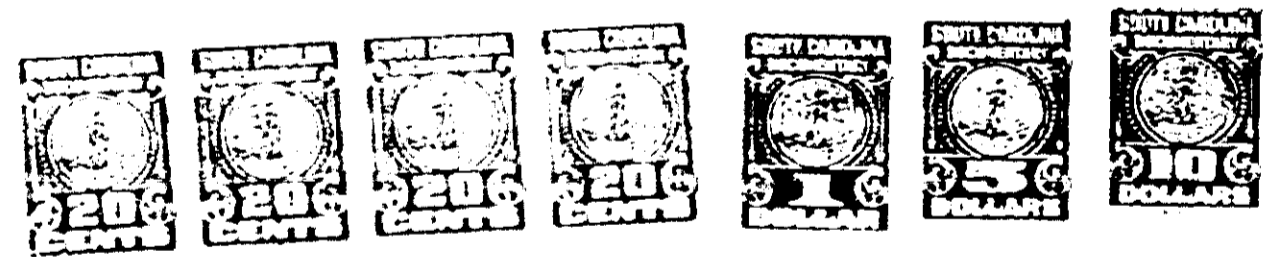
Whereas, Borrower is indebted to Lender in the principal sum of Forty-two Thousand and No/100----- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith therein "Note", providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2005

To Secure to Lender 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 for the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof therein "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 piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, within the corporate limits of the City of Greenville, being known and designated as Lots 279 and 280 on plat of Second Revision of Traxler Park and recorded in the R.M.C. Office for Greenville County in Plat Book G, at Page 110, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Rock Creek Drive, joint front corner of Lots 281 and 280, running thence with the joint line of said lots N. 25-23 W. 278 feet to an iron pin at corner of Lot 251; thence with the lines of Lots 251 and 252 N. 56-0 E. 141.6 feet to an iron pin, joint rear corner of Lots 279 and 278; thence with the joint line of said lots S. 25-23 E. 295 feet to an iron pin on the northern side of Rock Creek Drive, joint front corner of Lots 279 and 278; thence with the northern side of Rock Creek Drive S. 55-10 W. 71 feet to an iron pin, joint corner of Lots 279 and 280; thence continuing with the northern side of Rock Creek Drive S. 70-50 W. 70.4 feet to the point of beginning.

For plat of above property see Plat Book SM Page 112. 5.16.80



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 in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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