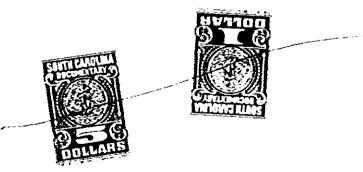
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MORTGAGE

CONNIE S. TARKERSLEY R.M.C.

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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 State of South Carolina: All that piece, parcel or lot of land lying, being and situate in County and State aforesaid, near Rocky Creek Baptist Church, on the northern side of Rocky Creek Road, being shown and designated as 1.13 acres on plat of the property of P. R. Stephens, prepared by C. O. Riddle, R. L. S., dated November, 1974 and which plat has been recorded in the RMC office for said County in Plat Book 5-K, page 56, and having according to said plat, the following courses and distances, to-wit: Beginning at a point in the Rocky Creek Road on the line of other property now or formerly owned by A. M. Stephens and running thence N.6-15 W.236 feet to an iron pin; thence with property now or formerly owned by A. M. Stephens, N.82-55 E.210 feet to an iron pin on the line of property of Rocky Creek Baptist Church Cemetery; thence with the common line of this lot and property belonging to Rocky Creek Baptist Church Cemetery, S.6-13 E.231.7 feet to a point in the Rocky Creek Road, iron pin back on line at 27.65 feet; thence with the Rocky Creek Road, S.81-45 W.210 feet to a point, the point of beginning. This being the same property which was conveyed to mortgagor herein by A. M. Stephens by deed recorded on Feb. 14, 1975 in said R. M. C. Office in Dedd Book 1014, page 650.



S. C. .. 29607 (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 casements, 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, casements 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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