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MORTGAGE

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, County of Greenville, on the northern side of Roper Mountain Road and being known and designated as Lot 70 on plat of Dove Tree Subdivision prepared by Piedmont Engineers and Architects dated 9/18/72, revised 3/29/73 and recorded in the RMC Office for Greenville County in Plat Book 4-X at Pages 21-23 and having according to a more recent survey dated 7/3/80 prepared by W. R. Williams, Jr., Surveyor, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Roper Mountain Road at the joint front corner of Lots 69 and 70 and running thence along common line of said lots N. 24-09 E. 160 feet to an iron pin at the joint rear corner of said lots; thence S. 65-39 E. 112.7 feet to an iron pin at the joint corner of Lots 70, 73 and 74; thence S. 13-28 W. 162.2 feet to an iron pin on the northern side of Roper Mountain Road; thence along said road N. 65-51 W. 142.1 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of David A. Harter and Jean S. Harter of even date herewith and to be recorded in the RMC Office for Greenville County.

which has the address of Rt. 10, Roper Mountain Road, Greenville, S. C. 29607

___(herein "Property Address");

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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(State and Zip Code)

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