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MORTGAGE

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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 assigns the following described property located in the County of Greenville _______, State of South Carolina:

All that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, Grove Township, on the northern side of Holcombe Road being shown as Lot 2 on Plat of Shelley Construction & Realty Co., recorded in Plat Book 7C on Page 43 and also on a more recent plat entitled property of Aaron and Martha Kelly by Freeland and Associates dated July 17, 1980 and being recorded in Plat Book Page 67, in the R.M.C. Office for Greenville County and having the following metes and bounds to wit:

BEGINNING at an N&C in the middle of Holcombe Road and running thence N 20-43'W 364.3' to a I.O. thence N66 E 08' 219.1 to I.O. thence S 20 43E 400.0 to an N&C in the center of Holcombe Road, thence with the center of said road, S 75 27'W 220.0 to the beginning point.

This is the identical property conveyed to Aaron and Martha Kelly by deed of Shelly Realty & Const. Company, Inc., dated and recorded concurrently herewith.

which has the address of _____Lot 2 Holcombe Road

Simpsonville

South Carolina 29681 (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.

SOUTH CAROLINA - 1 to 4 Family =6 T5-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment affing Para 24

8 RV.2

SECTION 2

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