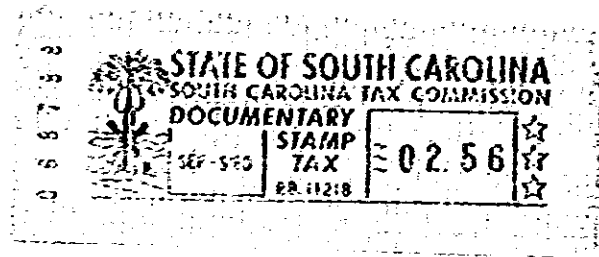


the center of the Saluda River as the line, the traverse line being N. 17-36 E., 270 feet to an iron pin, the joint rear corner of Lots 14 and 12; thence with the common line of said lots S. 64-30 E., 583.8 feet to an iron pin, the joint corner of Lots 14, 12, and 11; thence with the common line of Lots 11 and 14 N. 25-30 E., 100 feet to an iron pin, the joint corner of Lots 11 and 14; thence with the common line of said lots S. 64-30 E., 118 feet to an iron pin; thence continuing with the common line of said lots S. 80-12 E., 543.7 feet to a nail and cap in the center of Ridge Road; thence with the center of Ridge Road as the line S. 19-34 E., 137.5 feet to a nail and cap; thence continuing with the center of Ridge Road S. 16-53 W., 39.4 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of James D. Casteel and Margaret L. Casteel, of even date, to be recorded herewith.

If all or any part of the property or an interest therein is sold or transferred by Borrower without Mortgagee's prior written consent, the Mortgagee may, at Mortgagee's option, declare all the sums secured by this Mortgage to be immediately due and payable. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagee and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee, and that the interest payable on the sums secured by this Mortgage shall be at such rate as Mortgagee shall request.



TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said James D. Casteel and Margaret L. Casteel, their

Heirs, Successors and Assigns forever, And we do hereby bind ourselves and our Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said James D. Casteel and Margaret L. Casteel, their Heirs, Successors and Assigns, from and against us and our Heirs, Executors, Administrators, Successors and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof.

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