MORTGAGE

Whereas, Borrower is indebted to Lender in the principal sum of Twenty Thousand Eight Hundred Thirty Six Dollars and Eighty Cents Dollars, which indebtedness is evidenced by Borrower's note dated. April 14, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1987

State of South Carolina: ALL that Certain piece, parcel or tract of land, situate, lying and being in the County of Greenville, State of S. C., and according to a plat prepared of said property by Campbell & Clarkson Surveyors, Inc., March 15, 1973, and recorded in the R, M, C. Office for Greenville County, S. C. in Plat Book 4Y at Page 101, having the following courses and distances, to-wit:

BEGINNING at a point on the edge or McCauley Road, which said point is 651.3 feet South of the intersection with the White Horse Road and running thence with said McCauley Road, S. 41-29 E. 38.3 feet; thence, continuing with said road S 42-08 E 99.4 feet to a point; thence, continuing with said road S 26-02 E. 60.5 feet to a point; then continuing with said road S 0-44 E 44.3 feet to a point; thence continuing with said road S 18-14 W 47.9 feet to a point; thence continuing with said road S 25-32 W 98.7 feet to a point; thence continuing with said road S 31-15 W 97.4 feet to a point; thence continuing with said road S 3-19 W 22.5 feet to a point; thence S 61-31 W 339.93 feet; thence running with the creek as the line, the traverse being; N 9-47 W 135 feet, N 42-00 W 265 feet, N 23-42 W 10 feet; thence N 56-40 E 607.15 feet to a point on the edge of McCauley Road the point of beginning.

A one half undivided interest in and to all that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, and according to a plat prepared of said property by Webb Surveying and Mapping Company, May, 1980, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 8~B, at page 60 having the following courses and distances, to-wit:

BEGINNING at an old iron pin in or near the center of McCauley Road, and which said point is 651 feet more or less south of the intersection of McCauley Road and Whitehorse Road Extension, and running thence, S 41-29 E. 38.3 feet to a point in McCauley Road; thence continuing with McCauley Road S. 42-08 E. 99.4 feet to a point in McCauley Road; thence continuing with McCauley Road, S. 26-02 E 60.5 feet to a point in McCauley Road; thence continuing with McCauley Road, S. 0-44 F. 44.3 feet to a point in McCauley Road; thence continuing with McCauley Road, S. 18-14 W. 47.9 feet to a point in McCauley Road; thence continuing with McCauley Road S. 25-32 W. 98.7 feet to a point in McCauley Road; thence S. 31-15 W. 97.4 feet to a point; thence S. 16-41 W 62.8 feet to an iron pin; thence S 3-19 W. 22.5 feet to an old iron pin; thence S. 59-51 W. 339.2 feet to an old iron pin near the edge of creek; thence running with the center of said creek as the line, the traverse being: N 9-47 W 135 feet, N 42-00 W. 265 feet, N. 23-42 W. 10 feet; thence running with the common line now or formerly belonging to Laws N 56-40 E. 607.15 feet to an old iron pin in McCauley Road, the point of Beginning.

DERIVATION CLAUSE:

This is the same property conveyed by W. H. Alford by deed dated April 17, 1972 recorded in the R.M.C.O. Office for Greenville County in Volume 939 at pages 310& 313.

Which has the address of Route/3 Box 468 Old Benson Rd. Travelers Rest

South Carolina 29690 (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 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 6.75 FNMA/FHEMC UNIFORM INSTRUMENT

4.0001