MORTGAGE

ALL that piece, parcel or lot of land, situate, lying and being in the City and County of Greenville, State of South Carolina, on the west side of Sitka Avenue, being known and designated as Lot No. 14, Parkview Subdivision as shown on plat prepared by Dalton and Neves, dated June, 1942, and which is recorded in the R.M.C. Office for Greenville County, in Plat Book M at Page 49, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin n the west side of Sitka Avenue at the corner of lots 13 and 14, which point is 75 feet from the intersection of Sitka Avenue and Alaska Avenue, running thence with the line of lot 13, S. 63-45 W. 150 feet to an iron pin on the east side of Neely Drive; thence with Neely Drive, N. 26-15 W. 50 feet to an iron pin, corner of lot 15; thence with lot 15, N. 63-45 B. 150 feet to an iron pin on the west side of Stika Avneue; running thence with the west side of Sitka Avenue, S. 26-15 B. 50 feet to the point of beginning.

The above property is the same property conveyed to the mortgagor by deed of Gussie M. Yeargin, Connie Delores Yeargin Walker and Annie Gayle D. Henry recorded June 9, 1983 in Deed Book 1189 at Page 941.

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP TAX RB. 11218 = 0 8.84

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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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness

evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

SOUTH CAROLINA HOMEIMPROVEMENT 1 80 FNMA/FIILMC UNIFORMINSTRUMENT Modified 6 8