Mortgagee's Address: P.O. Box 1005 Laurens, S.C. 29360 1514 23981 MORTGAGE 4 29 PH 180 8th BD. ED. 1 318.2-1-120 September THIS MORTGAGE is made this for the free on the day of september 1980, between the Mortgagor, the free on the free on the free of the free on the free of the free SAVINGS AND LOAN ASSOCIATION (herein "Borrower"), and the Mortgagee PALMETTO , a corporation organized and existing under the laws of the United States of America , whose address is . 305 West Main Street. Laurens, S, C. 29360

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY SEVEN THOUSAND AND No/100 (\$57,000.00)

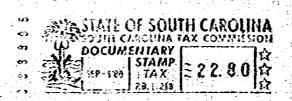
Dollars, which indebtedness is evidenced by Borrower's note. dated. September 8, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2005 To SECURE to Lender (a) the repayment of the 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 State of South Carolina:

ALL that piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the western side of Hillpine Drive in the town of Simpsonville, County of Greenville, State of South Carolina, being shown and designated as Lot number 344 on Plat of Poinsettia, Section 5, Sheet 2, prepared by Piedmont Engineers and Architects, dated July 19, 1974, recorded in Plat Book 5P at Page 34 and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the western side of Hillpine Drive at the joint front corner of Lots 344 and 345 and running thence along the common line of said lots, N. 42-16 W., 179.59 feet to an iron pin at the joint rear corner of said lots; thence N. 25-00 E., 55 feet to an iron pin; thence N. 41-00 E., 70 feet to an iron pin at the joint rear corner of lots 343 and 344; thence along the common line of said lots, S. 46-24 E., 165.19 feet to an iron pin at the joint front corner of said lots on the western side of Hillpine Drive; thence along the western side of said Drive, S. 36-24 W., 19 feet to an iron pin; thence continuing along said Drive, S. 29-30 W., 83.62 feet to an iron pin; thence continuing along said Drive, S. 24-48 W., 37.07 feet to an iron pin, at the joint front corner of lots 344 and 345, the point of beginning.

DERIVATION: Deed of Poinsett Realty Company recorded Leas 8, 1980.

1980 in Deed Book//S2 at Page 27/



which has the address of ... Lot. No. 344, Hillpine Drive, POINSETTIA Simpsonville, ...,

S.C. 29681 (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.