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This instrument was prepared by:
C. Timothy Sullivan
Attorney at Law

MORTGAGE

(Renogotiable Rate Mortgage)

1526 Hall 83

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the easterly side of Briarwood Drive, being known and designated as Lot No. 114 on a plat of HOLLY TREE PLANTATION, PHASE III, SECTION II, dated April 3, 1979, prepared by Piedmont Engineers, Architects & Planners, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, at page 27, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Mortgagors by deed of Donald E. Franklin dated November 6, 1980, recorded herewith.

DOCUMENTARY 2 d. 0 0 7

To Have and to Hold unto Lender and Lender's accessors 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.

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