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MORTGAGE

Mortgagees Address: Post Office Box 2568 Greenville, SC 29602

ALL that certain Piece, parcel or lot of land situate on the western side of Five Oaks Drive, in Greenville County, South Carolina, designated as Lot No. 6 on plat recorded in the RMC Office for Greenville County in Plat Book 6H at page 46 and designated as Lot No. 35 in Block 1 on page 531.1 of the Greenville County, South Carolina Block Book, and having, the following metes and bounds, to wit:

BEGINNING at a point on the western side of Five Oaks Drive at the joint front corner of Lots 5 and 6 and running thence with line of said Lot No. 5, S 85-49 W, 339.5 feet to a point in line of land now or formerly owned by Simmons; thence with said Simmons line, N 0-42 W, 98.5 feet to an old iron pin; thence continuing with the said Simmons line, N 2-41 W, 306.2 feet to corner of Lot No. 7; thence with line of said Lot No. 7, N 87-30 E, 88.4 feet to a point; thence continuing with line of said Lot No. 7, S 54-11 E, 298.7 feet to a point of the western side of Five Oaks Drive; thence following the circle of Five Oaks Drive, S 11-12 W, 41.7 feet, to a point; thence continuing with said Circle, S 38-03 E, 41.7 feet to a point on the western side of Five Oaks Drive; thence with the western side of Five Oaks Drive, S. 2-40 E, 135 feet to the beginning corner and containing 2.50 acres, more or less.

DERIVATION: Deed of Fred W. Brown, Jr., and Lois F. Brown, recorded in the RMC Office for Greenville County in Deed Book 1144 at page 468 on March 17, 1981.

COMMENSARY STAMP = 72.00 TO

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which has the address of ... Lot. 6., . Batesville. Forest., . Five Qaks. Drive, . Greer, . SC., [Street]

.....(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, casements 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/FHLMC UNIFORM INSTRUMENT

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AND THE PROPERTY.