WHEREAS, Borrower is indebted to Lender in the principal sum of . . . Sixty . Thousand .and . no/100ths dated. June 30, 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 June 1, 2007, 30, 6.....

under the laws of ... THE UNITED STATES OF AMERICA ..., whose address is . 101 EAST WASHINGTON

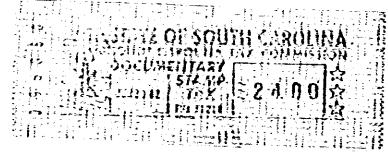
STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

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 in the County of Greenville, State of South Carolina, being known and designated Lot No. 92 on a plat of Pine Brook Forest Subdivision prepared by Charles K. Dunn, Surveyor, said plat being recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4 X at Page 48 and 49, and having according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the southern side of White Oak Drive (now known as Brook Drive), at the joint front corner of Lots 92 and 91, and running thence N. 73-25 E. 125 feet to an iron pin on White Oak Drive; thence running S. 16-35 E. 150 feet to an iron pin; thence running S. 73-25 W. 125 feet to an iron pin; thence N. 16-35 W. 150 feet to an iron pin, the point of beginning.

This is the same as that conveyed to Eugene C. Charlotte and Anne Charlotte Murdoch fromerly Anne M. Charlotte by deed being dated and recorded concurrently herewith.



108 Brook Drive, Simpsonville, SC 29681 [City] .....(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, Ugrant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend! } Renerally the title to the Property against all claims and demands, subject to any declarations, easements on restrictions Sisted 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 12132232