ALL that certain piece, parcel or lot of land situate and being in Greenville County, South Carolina and known as Lot 25 of Foxcroft Subdivision, Section 4 in the RMC Office for Greenville County and being more fully described as follows:

BEGINNING on the northern side of Queen Ann Road at the joint front corner of Lots 24 and 25; and running thence N. 3-49 W. 165 feet to an iron pin; thence N. 86-11 E. 128 feet to an iron pin; thence S. 3-49 E. 165 feet to an iron pin on the northern side of Queen Ann Road; thence S. 86-11 W. 128 feet to the point of beginning.

This being the same property conveyed to the Mortgagor herein by deed of Lincoln Edward Tumey and Mary Lee Tumey dated and recorded September 30, 1983 in Deed Book 197 at Page 536 in the RMC Office for Greenville County.

South Carolina 29(herein "Property Address");

QE 1

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.

43740-0 SAF Systems and Forms - North Carlotte