All that certain piece, parcel or lot of land in the Town of Simpsonville, Greenville County, State of South Carolina, being known and designated as Lot No. 42 of Subdivision known as PINE TREE, as shown by plat thereof, prepared by Piedmont Engineers and Architects, dated March 19, 1974, and recorded in Plat Book 5-D at page 63 in the RMC Office for Greenville County, South Carolina.

Reference is hereby made to said plat for a more particular description.

This conveyance is made subject to the restrictive and protective covenants affecting the Subdivision known as PINE TREE, said restrictive and protective covenants being recorded in the RMC Office for Greenville County in Deed Volume 1014 at page 323.

This conveyance is made subject to any restrictive covenants, building set-back lines, rights of way and easements which may affect the above described property.

So

Being a portion of the same property conveyed to the mortgagor herein by deed of Builders & Developers, Inc., dated May 25, 1977, recorded May 25, 1977 in the RMC Office for Greenville County, S.C. in Deed Volume 1057 at page 270.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
TAX
RB 11215

South Carolina 296.81 (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 casements, 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.

SOUTH CAROLINA-1 to 4 Family-6'75--FNMA/FHLMC UNIFORM INSTRUMENT

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