BEGINNING at an iron pin on the northeastern side of Sutherland Hill Drive at the joint corner of Lots No. 162 and 163; and running thence along the common line of said lots N. 37-24 E. 167.4 feet to an iron pin; thence N. 51-27 W. 50 feet to an iron pin; thence along the common line of Lots No. 163 and 164 N. 76-12 W. 106.0 feet to an iron pin on the eastern side of Great Glen Road; thence along the eastern side of Great Glen Road S. 2-23 E. 153.5 feet to an iron pin; thence with the intersection of Great Glen Road and Sutherland Hill Drive S. 36-59 E. 41.15 feet to an iron pin on the northeastern side of Sutherland Hill Drive; thence with the northeastern side of Sutherland Hill Drive S. 71-36 E. 10.0 feet to an iron pin, the point of beginning.

This is the identical property conveyed to mortgagor herein by deed of Dean R. Collins and Sandra H. Collins dated May 30, 1980, and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 126 at Page 674 on May 30, 1980.

This mortgage is junior in lien to that certain mortgage given by Dean R. Collins and Sandra H. Collins to Fidelity Federal Savings and Loan Association in the original principal amount of \$31,645.19 dated August 11, 1979, and recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1476 at Page 947, and subsequently assumed by Curtis N. Culver and Gloria Anne Watkins on May 30, 1980.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said Pally C. Watkins

her Heirs, Successors and Assigns forever, And we do hereby bind ourselves, our Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Pally C. Watkins

her Heirs, Successors and Assigns, from and against our

Heirs, Executors, Administrators, Successors and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof.

4328 RV.2