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SONNE ANNERSLAMORTGAGE

Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of SIXTY-SIX THOUSAND FOUR HUNDRED AND NO/100----- Dollars, which indebtedness is evidenced by Borrower's note dated OCTOBER 10, 1980 , (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on NOVEMBER 1, 2010

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina and being known and designated as Lot No. 8 on a plat of Windsor Oaks, Section 3, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 7-C at Page 28, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Buckingham Way at the joint front corner of Lots Nos. 8 and 9 and running thence with said line S. 40-42 E. 176.06 feet to a point; thence running S. 74-25 W. 130.35 feet (Cane Creek is property line) to a point; thence running N. 30-35 W. 140.76 feet to a point; thence running with Buckingham Way N. 60-08 E. 95.0 feet to the point of beginning.

Derivation: Deed Book 1135, Page 237 W. N. Leslie, Inc. 10/10/80

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The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

which has the address of 16 Buckingham Way Taylors

S. C. 29687 (herein "Property Address");

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)