All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, shown as Lot No. 92 on plat of Sunny Slopes, Section One, recorded in Plat Book 4-R at Page 3 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Fernleaf Drive at the joint front corner of Lots 91 and 92, and running thence with the joint line of said lots, S. 36-42 E. 142.3 feet to an iron pin in the center of a sewer right-of-way; thence with the center line of said right-of-way, S. 53-18 W. 160.1 feet to an iron pin on the Northeastern side of Fernleaf Drive; thence with the curve of said Fernleaf Drive, the chord of which is N. 6-18 W. 75 feet, N. 12-00 E. 75 feet, and N. 30-18 E. 72.2 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of James Michael Young and Judith Ann Young recorded in the Office of the RMC for Greenville County on October 4, 1982, in Deed Book 1175 at Page 22.

This mortgage is second and junior in lien to that certain mortgage in favor of Aiken-Speir, Inc. in the original amount of \$25,950 recorded in the Office of the RMC For Greenville County on February 2, 1979, in Mortgage Book 1456 at Page 688.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
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South Carolina 29690 (herein "Property Address"); [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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA

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