MORTGAGE

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 66 of HERITAGE LAKES SUBDIVISION recorded in the RMC Office for Greenville County in Plat Book 6-H, at page 16, and also as shown on a more recent survey entitled, "Property of M. Dale Coleman and Beverly A. Coleman", prepared by Richard Wooten, Surveyor, dated June 18, 1984 and recorded in the RMC Office for Greenville County in Plat Book 10-5, at page 39 and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Harness Trail and running thence along said Trail N 17-30-01 E 121.37 feet to an iron pin; thence turning and running N 84-13-12 E 118.0 feet to an iron pin; thence turning and running S 03-26-44 W 191.6 feet to an iron pin; thence turning and running N 79-31-38 W 58.36 feet to an iron pin; thence running N 72-29-59 W 72.0 feet to an iron pin; thence turning and running N 27-29-59 W 35.36 feet to the POINT OF BEGINNING.

This being the same property conveyed to Mortgagors herein by deed of James Leary Builders Inc. to be recorded of even date herewith.

SIMIE OF SOUTH CAROLINA

STAMP = 27.96 | 22

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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 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/FHEMC UNIFORM INSTRUMENT

[State and Zip Code]