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of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy One Thousand

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of ________, State of South Carolina:

being known and designated as Lot No. 41 on Plat by C. O. Riddle entitled "Final Plat Revised, Map No. 2, Foxcroft, Section II", as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4N, pages 36 and 37, and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Red Fox Court, said pin being the joint front corner of Lots 40 and 41 and running thence with the common line of said lots N 11-16 W 140.3 feet to an iron pin, joint rear corner of Lots 40 and 41; thence S 86-16 E 57.5 feet to an iron pin; thence S 76-24 E 121.2 feet to an iron pin, joint rear corner of Lots 41 and 42; thence with the common line of said lots S 17-10 W 168.9 feet to an iron pin on the northerly side of Red Fox Court; thence with the northerly side of Red Fox Court thence with the northerly side of Red Fox Court N 73-03 W 49.5 feet to an iron pin; thence continuing with said Court N 48-50 W 36.4 feet to an iron pin; thence continuing with said Court N 52-55 W 29 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by Deed of H. Blair Daugherty and Patricia M. Daugherty, which Deed is dated December 8, 1978, and is to be recorded contemporaneously herewith in the RMC Office for Greenville County.

The Mortgagee's address is 301 College Street, Greenville, South Carolina.

DOCUMENTARY

DECLITE STAMP
TAX

RB. II E18

which has the address of _____16 Red Fox Court

Greenville

South Carolina (State and Zip Code)

____(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, rovalties, 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

3.5007