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 Greenville State of South Carolina:

dated. January. 30, 1981....(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Feb. 1, 2011.....

ALL that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 14-D of SUMMIT PLACE HORIZONTAL PROPERTY REGIME as is more fully described in Master Deed dated November 7, 1980 and recorded in the RMC Office for Greenville County, S.C. in Deed Book 1136 at page 867 through 932, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in plat book 7-X at page 55. The above description is in Phase I.

THIS conveyance is made subject to all restrictions and easements as set out in the Master Deed, Exhibits and Appendices attached thereto, recorded plats or as may appear on the premises.

This being the same as that conveyed to Nancy N. Held by deed of Westminster Company, Inc., dated and recorded concurrently herewith.

which has the address of ... Unit D. Building 14 Summit Place, Poinsetta Place, Greenville, {C-ty} [Street] S. C. 29609(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 casements, 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 for 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-FRMA; FRENC UNFORM INSTRUMENT

[State and Zip Code]

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