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THIS MORTGAGE is made this Thirteen	th (13th) day of April ,
19.84, between the Mortgagor, John C. Reard &	in "Borrower"), and the Mortgagee,
AMERICAN FEDERAL BANK, FSB	a corporation organized and existing
under the laws of THE UNITED STATES OF AM STREET, GREENVILLE, SOUTH CAROLINA	ERICA, whose address is 101 EAST WASHINGTON (herein "Lender").

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the southwestern side of the cul-de-sac of Old Town Way, being shown and designated as Lot No. 30, on plat of Holly Tree Plantation, prepared by Enwright Associates, Inc., dated May 28, 1973, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4X at pages 32 through 37, reference being made to said plat for a more particular description thereof.

This is the same as that conveyed to John C. Rearden by deed of William H. Vickery and Georgie S. Vickery being dated and recorded concurrently herewith.

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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 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

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