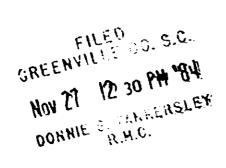
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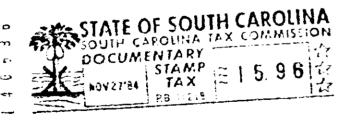


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MORTGAGE

ALL that piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the southern side of Mountain Chase in the County of Greenville, State of South Carolina, being shown and designated as Lot 48 on plat of Mountain Creek, Phase II, prepared by Freeland and Associates, dated February 15, 1983, revised December 28, 1983, recorded in Plat Book 10-M at Page 65 and being shown more recently on plat of Rick Linn Calloway and Marian Jean Calloway, prepared by Kermit T. Gould, dated November 5, 1984, recorded in Plat Book // C at Page 73, reference to said plats being craved for a complete metes and bounds description.

DERIVATION: Deed of Pro-Del, Inc. recorded November 27, 1984 in Deed Book 1/27 at Page 2/2 in the Greenville County RMC Office.



To HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83