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THE PERSON NAMED IN

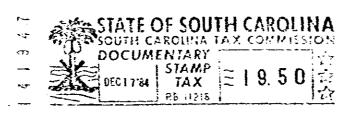
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MORTGAGE

ALL that certain piece, parcel, or lot of land situate, lying, and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 97 on a plat of FORRESTER WOODS Subdivision, Section II, recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 64 and having, according to a more recent survey by Freeland & Associates for Stephen B. Jones dated December 13, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Gilder Creek Road at the joint front corner of Lots No. 97 and 96 and running thence N. 78-47 W. 150.0 feet to an iron pin; thence N. 11-13 E. 120.0 feet to an iron pin; thence S. 78-47 E. 150.0 feet to an iron pin on Gilder Creek Drive; thence along said Drive, S. 11-13 W. 120.0 feet to an iron pin, point of beginning.

This being the same property conveyed to mortgagors by deed of Verex Relocation Services, Inc., dated December 13, 1984, recorded simultaneously herewith.



which has the address of 214 Gilder Creek Drive , Mauldin

[Street] [City]

South Carolina 29662 ("Property Address");

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

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