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 GREENVILLE CO. S.C.  
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 DONNIE S. TANKERSLEY  
 R.H.C.

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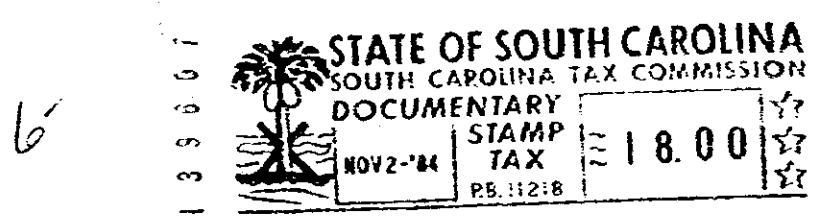
**SECURITY FEDERAL**  
**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on November 2,  
 1984. The mortgagor is Thomas M. Essman and Michele F. Essman  
 ("Borrower"). This Security Instrument is given to Security Federal  
Savings and Loan Association of South Carolina, which is organized and existing  
 under the laws of the United States of America, and whose address is Post Office Box 7488  
Columbia, South Carolina 29202 ("Lender").  
 Borrower owes Lender the principal sum of Sixty Thousand and no/100  
Dollars (U.S. \$ 60,000.00). This debt is evidenced by Borrower's note  
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not  
 paid earlier, due and payable on December 1, 2014. This Security Instrument  
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and  
 assigns the following described property located in Greenville County, South Carolina:

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 Plantation Drive,  
 being shown and designated as Lot No. 81 on a plat of HOLLY TREE PLANTATION, Phase III,  
 Section No. 1, Sheet No. 1, dated September 1, 1978, prepared by Piedmont Engineers,  
 Architects & Planners recorded in the RMC Office for Greenville County in Plat Book 6-H  
 at Page 74 and having, according to a plat by Freeland & Associates for Thomas M. Essman  
 and Michele F. Essman dated October 31, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the intersection of Plantation Drive and Woodhill Lane, at  
 the joint front corner of Lots No. 81 and 82, and running thence S. 75-19 W. 204.25 feet to  
 an iron pin; thence N. 13-04 W. 75.0 feet to an iron pin; thence N. 47-43 E. 137.52 feet to  
 an iron pin on Plantation Drive; thence along said Drive, S. 51-55 E. 52.0 feet to an iron  
 pin, S. 53-47 E. 72.7 feet to an iron pin, and S. 18-45 E. 40.95 feet to an iron pin, point  
 of beginning.

This being the same property conveyed to mortgagors by deed of Ronald R. Thompson and Carol  
 D. Thompson dated NOV. 1, 1984, and recorded simultaneously herewith.



which has the address of 906 Plantation Drive Simpsonville  
[Street] [City]  
29681  
 South Carolina [Zip Code] ("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

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