809:1632 PAGE 106

MORTGAGE

19.83., between the Mortgagor, James. EJer	ome., Jr. ai herein "Borrov	day ofOctober, nd Judith H. Jerome
Companyunder the laws of the State of Florida Jacksonville, Florida 32231		, a corporation organized and existing , whose address is P. Q. Box 4130, (herein "Lender").

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:

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 22 of HOLLY TOWNE HORIZONTAL PROPERTY REGIME as is more fully described in Master Deed dated December 31, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1141, at pages 921 through 993, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 8-L, at page 37.

This is the same property conveyed to the Mortgagors by Foothills Delta P, Inc. by deed of even date, recorded herewith.

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which has the address of . Unit 22 Holly Towne Condominiums, Simpsonville, South Carolina ..., [Street] [City]

29681 (herein "Property Address"); [State and Zip Code]

2002

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 to 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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