MORTGAGEE'S ADDRESS: Suite 205, Heaver Plaza 1301 York Road Lutherville, MD 21093

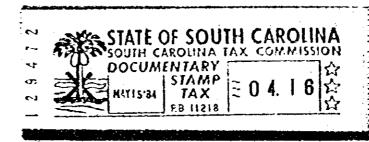
MORTGAGE

Ave. 191 — 1 how P.O. Pox 1885 Greenville, S.C. 29602

ALL that lot of land with the buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, on the eastern side of Mallory Street, being shown as Lot No. 42 on plat of Holmes Acres made by Dalton and Neves, Engineers, February, 1951, recorded in the R.M.C. Office for Greenville County in Plat Book Z at Page 1, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Mallory Street at the joint front corner of Lots 41 and 42, and running thence with the line of Lot 41, S. 79-12 E. 150 feet to an iron pin; thence S. 10-48 W. 80 feet to an iron pin; thence with the line of Lot 43, N. 79-12 W. 150 feet to an iron pin on the East side of Mallory Street; thence along the East side of Mallory Street, N. 10-48 E. 80 feet to the beginning corner.

This being the identical property conveyed to the Mortgagors herein by deed of Mark A. and Diane C. White dated May 14, 1984 and recorded May 14, 1984 in the R.M.C. Office for Greenville County, South Carolina in Deed Book /2/2 at Page 6//.



which has the address of ... 9 Mallory Street, Greenville

[City]

South Carolina 29615 (herein "Property Address");

IStreet

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 and rents. all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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