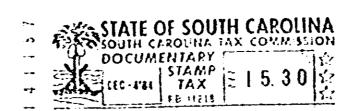


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MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 13, Quincy Acres, as shown on plat entitled "Property of Marion T. Graham and Susan P. Graham", prepared by Freeland and Associates, dated May 14, 1984, recorded in the RMC Office fro Greenville County, South Carlina, in Plat Book 10-R at Page 19, and having, according to siad plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagors herein by deed of Lollie G. Gibson, dated May 30, 1984, and recorded in the RMC Office for Greenville County on May 30, 1984, in Deed Book 1213 at Page 764.



which has the address of 123 Oak Drive, Greer,

[Street] [City]

South Carolina 29651 ("Property Address");

[Zep Code]

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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