with the balance of the indebtedness, if not sooner paid, due and payable on... June 1. 2007..........

79

[State and Zip Code]

ALL that certain piece, parcel, or lot of land, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot ll on a Plat of ADDITION TO KNOLLWOOD HEIGHTS, recorded in the RMC Office for Greenville County in Plat Book PPP, at Page 7, and having, according to a more recent survey by Freeland & Associates, dated June 2, 1979, the following metes and bounds:

BEGINNING at an iron pin on the northwestern side of Edgewood Drive, joint front corner of Lots 10 and 11, and running thence with the common line of said Lots, N 47-27 W, 165.0 feet to an iron pin; thence with the rear line of Lot 11, N 42-33 E, 120.0 feet to an iron pin, joint rear corner of Lots 11 and 12; thence with the common line of said Lots, S 47-27 E, 165.0 feet to an iron pin on the northwestern side of Edgewood Drive; thence with said Drive, S 42-33, 120.0 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed from Sidney David Skinner and Marion Skinner, dated June 4, 1979, to be recorded simultaneously herewith.

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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 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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