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MORTGAGE

DONA TO CHARLERSLEY

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All that piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, near Buncombe Road, and having the following metes and bounds, to-wit:

BEGINNING at a stake at intersection of Creek and branch about 400 yards to the south of Dr. J. T. McKinney's house and the Buncombe Road, and running thence up the meanders of the right hand branch to stone 3x by persimmon in branch just above road that leads to J. T. McKinney's house; thence with J. T. McKinney's line S. 25-3/4 W. 4.65 chains to stone formerly R. O. 3x; thence S. 15 1/4 W. 32.70 chains to stone 3x by Hickory, Maple and Sweet Gum 3x of J. T. McKinney's and Harry Poole's tract; thence S. 85 1/2 E. 4.40 chains to stake in creek by small persimmon, maple and poplar; thence down the meanders of creek to the beginning corner and containing 55.6 acres, more or less.

ALSO all that tract of land located about 14 miles from the Greenville County Court House, southwest of U. S. Highway No. 25 (Hendersonville Highway), and shown as Tract No. 5 of the property of Eva McDonald Timmons as shown on plat recorded in Book Y, Page 49. From this plat the following description is taken:

BEGINNING at a point in the southwest intersection of the White Horse Road and a county road, which point is a joint corner between Tracts 4 and 5 of said property, and running thence the center of said county road the following courses and distances:

S. 74-21 E. 200 feet to a point; S. 61-09 E. 337.7 feet to a point; S. 71-29 E. 150 feet to a point; N. 88-66 E. 100 feet to a point; N. 65-13 E. 17.5 feet to a point; N. 48-10 E. 146 feet to a point; N. 34-44 E. 27.78 feet to a point; N. 58-02 E. 374 feet to a point; N. 49-22 E. 430 feet to a point; thence leaving the center of said road and running S. 43-09 E. 20.8 feet to a stone on the side of the road; thence leaving said road and running S. 16-08 W. 2164 feet to an iron pin; thence running N. 43-52 W. 1872 feet to an iron pin on the edge of the White Horse Road; thence running N. 29-19 E. 156 feet to the beginning corner.

Being the same property conveyed to the mortgagors herein by deed of Virginia Barksdale Speer said deed being dated June 15, 1977 recorded in the RMC Office for Greenville County in Deed Book 1058, Page 841.

(Continued on reverse side.)

[State and Zip Code]

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 Fat-ly-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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C.VO 6750