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20. S. C.

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DONN' WASTERSLEY

in the County of ____ Greenville_

MORTGAGE

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

ALL that certain piece, parcel or lot of land situate, lying and being on the north-western side of Sassafras Drive near the City of Greenville, in the County of Greenville, State of South Carolina, known and designated as Lot No. 64 of a Subdivision known as Pebble Creek, Phase I, plat of which is recorded in the RMC Office for Greenville County, S.C. in Plat Book 5D at Page 4 and according to said plat, has the following metes and bounds, to-wit:

_____ State of South Carolina:

BEGINNING at an iron pin on the northwestern side of Sassafras Drive at the joint front corner of Lots 64 and 65 and running thence with the joint line of said lots, N. 39-29 W. 226.82 feet to an iron pin on the edge of the Duke Power right of way; running thence with the said right of way, S. 52-56 W. 100 feet to an iron pin at the joint rear corner of Lots 64 and 63; running thence with the joint line of said lots, S. 35-52 E. 186.14 feet to an iron pin on the northern side of Sassafras Court; running thence with said court, which line is curved, the chord of which is S. 64-30 E. 32.3 feet; thence continuing S. 21-13 E. 32.13 feet; running thence S. 24-30 E. 10.36 feet to an iron pin on Sassafras Drive; running thence with Sassafras Drive, N. 53-40 E. 33.91 feet; thence continuing with said drive, N. 24-40 E. 79.71 feet to an iron pin, the point of beginning.

This property is conveyed subject to easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground effecting the subject property.

DERIVATION: See Deed from United Builders, Inc. to Horace E. Clinard and Susan S. Clinard dated August 9, 1978, and recorded in Deed Book 1085, Page 44. Also see Deed from Horace E. Clinard and Susan S. Clinard to be recorded herewith.

which has the address of Lot 64, Pebble Creek, Taylors, S.C. 29687

(herein "Property Address");

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 fall 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 7% ENMAZEBLMC UNIFORM INSTRUMENT (with amonimont adding Para 24)

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