301 College Street Greenville, SC

GCTO

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200x 1532 FASE 14

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 No. 165 of a Subdivision known as Lebble Creek, Phase I, as shown on plat thereof recorded in the RMC Office for Greenville County, South Carolina in Plat Book 5D at Pages 1-5, and having, according to said plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagor herein by deed of Pebblepart, Ltd., dated February 29, 1980 and recorded February 29, 1980 in Deed Book 1121 at Page 417.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

which has the address of Lot 165 Pebble Creek, Taylors, South Carolina

(City)

(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, orents, 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 Odeclarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance Policy insuring Lender's interest in the Property.

1-SOUTH CAROLINA — 1 to 4 Family=6 T5-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Park 24

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