## **MORTGAGE**

All that piece, parcel or lot of land lying, being and situate on the Southeast side of the McElhaney Road about five miles Northwest of Greer, in County and State aforesaid, containing Two and four hundreths (2.04) acres, more or less, and being known and designated as Lot No. Nine (9) of Few Acres as shown on plat prepared by Wolfe & Huskey, Inc., Engineering and Surveying, dated Nov. 18, 1980, and having the following courses and distances, to-wit: Beginning at a Nail & Cap in bridge on said road over Clear Creek and running thence with the McElhaney Road N.42-00 E.100 feet, N.37-37 E.100 feet, N.32-58 E. 100 feet, N.27-54 E.133.4 feet, N.22-06 E.120 feet, N.16-37 E.130.8 feet and N.10-07 E.151.8 feet to a Nail & Cap in said road, thence S. 01-17 W.735 feet to Clear Creek, thence with the meanderings of said creek, creek being the line, N.85-16 W.76.2 feet, S.72-30 W.105.6 feet and N.83-23 W.161.3 feet to the beginning point. This being a part of the property which was conveyed to Ratterree-James Insurance Agency by Ella Mae Few Hudson Brown by deed dated May 19, 1982 and which deed will be recorded forthwith in the R. M. C. Office for said County. For a more particular description see the aforesaid plat, and plat prepared for Bobby Lee Cox by Wolfe & Huskey, Inc., Engineering and Surveying, dated June 18, 1981 and which plat has been recorded in said office in Plat Book 8 R, page 77. This being part of the property which was conveyed to mortgagor herein by Ratterree-James Insurance Agency by deed dated May 20, 1982 and which deed will be recorded forthwith in said R. M. C. Office. 

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which has the address of ... Route 1, McElhaney Road ... ... Taylors .....

S. C. 29687 ..... (herein "Property Address");
[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.

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