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MORTGAGE

COUNTY OF Greenville

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(herein "Borrower"), and the Mortgagee, FIRST NATIONAL BANK OF PICKENS COUNTY, a corporation organized and existing under the laws of the United States whose address is 200 Pendleton Street, P. O. Drawer 352, Easley, South Carolina 29640 (herein "Lender").

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 17 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in

This property is subject to the rights-of-way of the power line and the water line, and to the right-of-way of a certain road mentioned in the deed recorded in Deed Book 1156, page 90 in said RMC Office.

This is the same property conveyed to Margaret M. Barker by Samuel T. Moses by deed dated September 29, 1981 and recorded October 1, 1981 in said RMC Office in Deed Book 1156, page 90.

which has the address of (City) (City) (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 seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, except as herein noted, 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, or Certificate of Title, insuring or certifying Lender's interest in the Property.

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