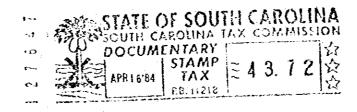
## **MORTGAGE**

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. 31 as shown on a plat of River Downs Subdivision recorded in the R.M.C. Office for Greenville County in Plat Book 4-R at Page 75, and having, according to said plat, such metes and bounds as are shown thereon.

This is the identical property conveyed to the Mortgagors herein by Heritage Homes, Inc. by Deed dated and recorded simultaneously herewith.



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 (1) sted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

是我们的现在分词,我们的对于自己的感情的,这种情况,这种情况<mark>是我的现在的</mark>是不是的,我们的这种情况是我们的的人,一个人们的一个人,只是不是一个人的意识的,也不是不

SOUTH CAROLINA: 1 to 4 Family --6/75 FNMA/FHLMC UNIFORM INSTRUMENT

版 (が、 (で、

THE REPORT SHOWING

14328 RV-21