MORTGAGE

ALL that certain piece, parcel or tract of land lying and being on the northwesterly side of Pinecrest Drive, near the Town of Travelers Rest, South Carolina, plat thereof being recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 10-A, page 19, and, having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Pinecrest Drive, joint corner of the property now or formerly of Ruth Hill Daniel and running thence N. 52-20 W. 244.4 feet to an iron pin; thence continuing with property now or formerly of Ruth Hill Daniel N. 20-15 W. 148 feet to an iron pin; thence turning and running with a common line of property of the Mortgagor herein and property now of formerly of Ruth Hill Daniel S. 78-04 W. 178.9 feet, joint corner of property now or formerly of Simonds Cutting Tools and running thence N. 19-15 E. 350.6 feet to an iron pin, corner of property now or formerly of Krieger; thence along the common line of Krieger the following courses and distances, to-wit: S. 63-15 E. 184.1 feet to an iron pin; N. 33-00 E. 330 feet to an iron pin; N. 2-00 W. 221.8 feet to an iron pin; N. 25-00 E. 221.8 feet to an iron pin; and S. 68-45 E. 528 feet to an iron pin, corner of property now or formerly of Kythas; thence along the line of Kythas and then Kolokithas S. 52-14 W. 940.7 feet to an iron pin; thence continuing with property now or formerly of Kolokithas S. 33-12 W. 163.5 feet to an iron pin; thence turning and running with the Kolokithas line S. 20-15 E. 129.8 feet to an iron pin; thence still with the Kolokithas line S. 52-20 E. 250.7 feet to an iron pin on the northwesterly side of Pinecrest Drive; thence along said Drive S. 55-30 W. 34.4 feet to an iron pin, the point of beginning. This property is located in Paris Mountain Township, about nine (9) miles North of the City of Greenville, South Carolina, containing 6.4 acres, more or less.

This is the same property conveyed to the Mortgagor herein by deed of Ruth Hill Daniel dated October 7, 1983 and recorded in the RMC Office on October 10, 1983, in Deed Book 1198, page 114, and by deed of Ruth Hill Daniel to the Mortgagor dated and recorded April 26, 1984 in Deed Book 1211, page 209.

which has the address of ... Route 1, Pinecrest Drive, ... Travelers Rest

[Street] [City]

.. South. Carolina. 29690. . . (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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A CONTRACTOR