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MORTGAGE

ALL that piece, parcel or lot of land, situate, lying and being on the northern side of Brentwood Way in Greenville County, South Carolina and being shown and designated as Lot No. 165 on plat of BRENTWOOD, SECTION IV, prepared by Piedmont Engineers & Architects, Surveyors, dated March 12, 1974 and recorded in the RMC Office for Greenville County in Plat Book 5D, page 43, reference to said plat being made for a more complete description by metes and bounds.

This being the same property conveyed to Mortgagors herein by deed of James C. Leary to be recorded of even date herewith.

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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.

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