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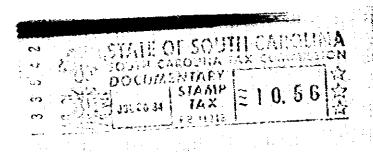
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MORTGAGE

ALL that certain piece, parcel or unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 113 of The Highlands Horizontal Property Regime as is more fully described in Master Deed dated August 25, 1972, recorded in the R.M.C. Office for Greenville County in Deed Book 953 at Pages 113-182, and survey and plot plans recorded in Plat Book 4-S at Pages 20, 21 and 22, as amended by First Amendment to Master Deed dated March 5, 1974 and recorded in the R.M.C. Office for Greenville County in Deed Book 996 at Pages 45-99, inclusive, said new survey and plot plans being recorded in the R.M.C. Office for Greenville County in Plat Book 5-F at Pages 18-20.

The above property is the same property conveyed to the mortgagor by deed of B. Ellen MacDonald, now known as Ellen M. Williams, to be recorded herewith.



TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83