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 21 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 the County of Greenville State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, located on the southwestern side of Seminole Drive, being known and designated as Lot 54 and a portion of Lot 53 on a plat of Sunset Hills, recorded in the R.M.C. Office for Greenville County in Plat Book P, Page 19 and having, according to a more recent survey entitled "Property of Charles R. Dickinson, Jr. and Katherine T. Dickinson" prepared by Freeland and Associates on May 9, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Seminole Drive, said pin being 142 feet southwest of the intersection of Seminole Drive and Waccamaw Drive, and running thence with Seminole Drive S. 41-10 E., 84.6 feet to an iron pin; thence S. 55-30 W., 176.15 feet to an iron pin; thence N. 41-10 W., 68.6 feet to an iron pin; thence N. 50-53 E., 95 feet to an iron pin; thence N. 48-50 E., 80 feet to a pin, point of beginning.

This is the same property conveyed to the mortgagors by deed of Robert D. Cranswick and Carrell M. Cranswick recorded simultaneously herewith.

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South.Carolina.....(herein "Property Address");

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.