MORTGAGE

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ALL that certain piece, parcel, or lot of land, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot 19 on a Plat entitled POPLAR CIRCLE, recorded in the RMC Office for Greenville County in Plat Book QQ, Page 183, and having, according to said Plat, the following metes and bounds:

BEGINNING at a point on the eastern side of Plum Drive, joint corner of Lots 21 and 19, and running thence along Plum Drive, N. 30-04 W, 60 feet; thence N 59-56 E, 150 feet; thence S 30-04 E, 60 feet, and thence N 59-56 W, 150 feet to the point of beginning.

This is the same lot of land conveyed to Lucille L. Poole by Anne S. Bruce by Deed dated July 1, 1983 and recorded July 5, 1983 in Deed Volume 1191 at Page 753 in the RMC Office for Greenville County, South Carolina.

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South Carolina 29605 (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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