(Space Above This Line For Recording Data)

MORTGAGE

All that lot of land in Greenville County, State of South Carolina, on the southeastern side of Independence Drive, near the City of Greenville, being shown as Lot 25 on plat of Section 2 of Pelham Estates, recorded in Plat Book PPP at Page 119 and described as follows:

BEGINNING at an iron pin on the southeastern side of Independence Drive at the joint front corner of Lots 24 and 25 and running thence with the line of Lot 24 S. 66-36 E. 200.6 feet to an iron pin; thence S. 23-18 W. 135.5 feet to an iron pin on Providence Square; thence with said Providence Square, N. 72-14 W. 88.2 feet to an iron pin; thence N. 76-48 W. 90 feet to an iron pin at the curve of the intersection of Providence Square and Independence Drive; thence with the curve of the intersection, N. 26-42 W. 32 feet to an iron pin; thence with Independence Drive, N. 23-24 E. 140 feet to the beginning corner.

This being the same property conveyed unto Mortgagors by deed of Christian J. Fontaine and Marie-Helene Fontaine executed and recorded of even date herewith.

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which has the address of 4 Providence Square Greenville

[Street] [Cry;

South Carolina [70 Code] ("Property Address");

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.

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Form 3041 12/83