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(Space Above This Line For Recording Data) -

MORTGAGE

All that certain piece, parcel or lot of land, situate, lying and being in Greenville Township, State and County aforesaid, on the eastern side of Anderson Street, in the city of Greenville, and known as Lot No.1 of WASHINGTON HEIGHTS subdivision according to a plat made by C.M. Furman, Jr. February 3, 1922 and recorded in the RMC Office for Greenville County in plat book "F" at page 54, and having the following metes and bounds, to-wit:

Beginning at a point corner of Anderson and Nelson Streets, and running thence in a south-westerly direction with Anderson Street 41.7 feet to corner of Lot No. 2; thence with line of Lot No.2, 100 feet to line of lot No. 51; thence in a northeasterly direction with line of Lot No. 51, 59.3 feet to a point on Nelson Street; thence with Nelson Street 101.7 feet to the beginning corner.

This is the same lot of land conveyed to Edward J. Watkins Jr. by Edward J. Watkins by deed dated August 3, 1984 and recorded August 3, 1984 in Deed Volume 1218 at page 709 in the RMC Office for Greenville County, South Carolina.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
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which has the address of 601 Anderson Street Greenville

[Street] (Cty)

South Carolina 29601 ("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.

SOUTH CAROLINA-Single Family-FINMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83