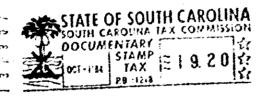


[Space Above This Line For Recording Data] ...

## **MORTGAGE**

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 27 of a subdivision known as Pebble Creek, Phase II, Section 3, as shown on plat thereof being recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at Page 87 and having, according to said plat, such metes and bounds as appears thereon.

This being the same property conveyed to Mortgagor by deed of Ricky S. Banks and Debra E. Banks recorded in Deed Book 1223 at Page 90 in the R.M.C. Office for Greenville County, South Carolina.



which has the address of 11 Tall Tree Lane		Taylors
WINTINGS THE BUILDING	(Street)	(C*)
South Carolina29687	("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.

Form 3041 12/83

1 1 A

SOUTH CAROLINA-Single Family-ENMA/FHLMC UNIFORM INSTRUMENT