CRETT'S FILED TO. S. MORTGAGE

All that piece, parcel or lot of land in the County of Greenville, State of South Carolina, on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 108 on plat of Harbor Town, recorded in the RMC Office for Greenville County, S. C. in Plat Book 5P at Pages 13 and 14, and being more particularly described as follows:

BEGINNING at a point at the corner of Units 108 and 109 and thence running N. 39-04 E. 20.7 feet; thence turning and running S. 50-56 E. 67.6 feet; thence turning and running S. 39-04 W. 20.7 feet; thence turning and running N. 50-56 W. 67.6 feet to the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Merrill Lynch Relocation Management, Inc., of even date to be recorded herevith.

Which has the address of ... 108 Royal Court, Harbor. Town, Greenville, S. C. .. 29604......, [Street] [City]

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, casements or restrictions disted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA: -1 to 4 Family 6,75 -FNMA/FHLMC UNIFORM INSTRUMENT

[State and Zip Code]

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