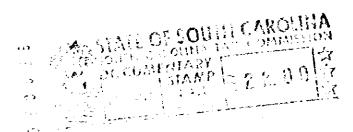
600x1482 PAGE 734

MORTGAGE

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southwestern side of East Woodburn Drive in Greenville County, South Carolina, being shown and designated as Lot No. 21 on a plat entitled SEVEN OAKS made by C. O. Riddle, dated May 15, 1972, recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 4-R at Page 6 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwesterly side of East Woodburn Drive, said pin being the joint front corner of Lots 21 and 22 and running thence with the common line of said lots, S. 59-31 W. 181.3 feet to an iron pin, the joint rear corner of lots 21 and 22; thence N. 16-43 W. 91.7 feet to an iron pin, the joint rear corner of lots nos. 20 and 21; thence with the common line of said lots, N. 58-30 E. 159.5 feet to an iron pin on the southwesterly side of East Woodburn Drive; thence with the southwesterly side of East Woodburn Drive; thence with the southwesterly side of East Woodburn Drive, S. 30-29 E. 91.8 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Michael J. Koverman and Rosalie Koverman by deed of John Steve Warren and Geraldine Ruth Zimmerman Warren of even date to be recorded herewith.



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S. C. 29687 (herein "Property Address");

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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