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MORTGAGE
(Renogotiable Rate Mortgage)

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All that piece, parcel or lot of land situate, lying and being on the southern side of Wiltshire Court, in the County of Greenville, State of South Carolina, being known and designated as lot No. 50 on a plat entitled "Windsor Oaks, Section II", prepared by Kermit T. Gould, dated February 22, 1979, recorded in the RMC Office for Greenville County in Plat Book 7-C, at page 13, and having, according to a more recent plat entitled "Property of Bob Maxwell Builders" prepared by Freeland and Associates, dated December 19, 1980, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Wiltshire Court at the joint front corner of Lots 38 and 50 and running thence with the line of Lot No. 38, S. 20-10-00 E. 131.34 feet to an iron pin in the line of Lot No. 36; thence with the line of Lot No. 36 S. 69-50-00 W. 88.50 feet to an iron pin in the line of Lot No. 35; thence with the line of Lot No. 35 S. 72-08-20 W. 27.90 feet to an iron pin in the line of Lot No. 49; thence with the line of Lot No. 49, N. 19-44-51 W. 128.82 feet to an iron pin on the southern side of Wiltshire Court, N. 69-38-00 E. 115.43 feet to the point of beginning.

This is a portion of the identical property conveyed to the Mortgagor herein by deed of Windsor Group, Inc., dated December 31, 1980, recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1/39, at page 859, on December 31, 1980.

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 essements, 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 morgage, 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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JULY 1990

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