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MORTGAGE

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To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of . Greenville....., State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Mauldin, being known and designated as Lot No. 123 plat of Forrester Woods, Section II, recorded in the RMC Office for Greenville County in plat book 4X at page 64, prepared by Carolina Engineering and Surveying Co., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Crepe Myrtle Court, joint front corner of lots No. 122 and 123 and running thence N. 78-47 W., 150 feet to an iron pin; thence S. 11-13 W., 110 feet to an iron pin; thence S. 78-47 E., 150 feet to an iron pin on the western side of Crepe Myrtle Court; thence with said Crepe Myrtle Court, N. 11-13 E., 110 feet to the point of beginning.

This is the identical property conveyed to the grantor by deed recorded in the RMC Office for Greenville County in the deed book 1000 at page 885.

This property is conveyed subject to restrictive covenants of record and to any easements or rights of way affecting same.

This being the same property conveyed to William C. Carlin and Carmella M. Carlin by deed from George O'Shields Builders, Inc. recorded in the RMC Office for Greenville County on February 5, 1975 on page 221 of Volume 1014 and dated January 31, 1975.

Which has the address of 210 Crepe Myrtle Court Greenville [Street] [City]

South Carolina 29607 (herein "Property Address");
[State and Zip Code]

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 listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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