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NOTICE: This Mortgage Secures AVARIABLE ADJUSTABLE INTEREST RATE NOTE MORTGAGE MORTGAGE

lortgagee, Wachovia Mortgagee, a corporation organized and see address is P. O. Box (herein "Lender"). Thousand Eight Hundred tedness is evidenced by Borrower's installments of principal and interest, January 1, 2013 bit A, being e, with interest thereon, the payment he security of this Mortgage, and the d (b) the repayment of any future ragraph 21 hereof (herein "Future Lender's successors and assigns the State of South being in the State of f Stallings Road on
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its as 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.

SOUTH CAROLINA (6409 New 11-81)