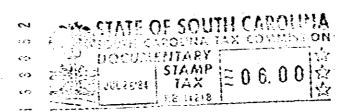
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MORTGAGE

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as .97 acres, on Survey for Steven E. Burns, recorded in Plat Book /D-U at page 37 and having such courses and distances as will appear by reference by said plat.

Being the same property conveyed by deeds of Linda B. Smith by deed recorded herewith and by Betty Lucille Bates Bowers by deed recorded herewith.



To Have and to Hold such property 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, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with Mimited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83