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MORTGAGE

ALL that certain piece, parcel or lot of land lying, situate and being in the County of Greenville, State of South Carolina containing approximately 1.14 acres as shown on plat entitled "Property of Arnold P. Moser and Colleen A. Moser" and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a railroad spike in Ashmore Road on the eastern side approximately 446 feet from the intersection of Ashmore Road and Phillips Road and running thence in Ashmore Road N. 8-25 E. 150.0 feet to a railroad spike, thence S. 81-23 E. 306.7 feet to an iron pin, thence S. 10-00 E. 160.0 feet to an iron pin, thence N. 81-07 W. 357.2 feet to a railroad spike, the point of BEGINNING.

This being the same property conveyed to the Mortgagor herein by deed of R. Scott Caines and Renee M. Caines recorded August 1, 1984 in the RMC Office for Greenville County in Deed Book 1218 at Page 374.

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, mineral, 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 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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