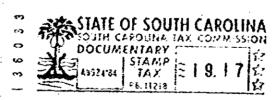
(Space Above This Line For Recording Data)

MORTGAGE

All that certain piece, parcel or unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 35, Northgate Trace Horizontal Property Regime, the master deed for which is recorded in the RMC Office for Greenville County in Deed Book 1151 at Pages 35-121, as amended by instrument recorded in Deed Book 1169 at Page 387, in the RMC Office for Greenville County.

This conveyance is made subject to all restrictions and easements of record including those set forth in the master deed and exhibits attached thereto.

This is the identical property conveyed to the mortgagors by Northgate Trace Joint Venture by deed recorded simultaneously 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, 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.

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