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CREENVILL CO. S.C.

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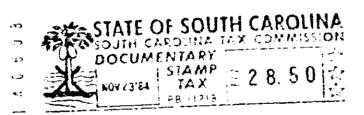
DONNIE S. TANKERSLEY
R.M.C.

-- [Space Above This Line For Recording Data] --

MORTGAGE

ALL that certain piece, parcel or lot of land with all improvements thereon, situate, lying and being on the southeasterly side of West Shallowstone Road, near the City of Greenville, South Carolina, being shown and designated as Lot No. 618, as shown on plat of Sugar Creek, Map One, Section Three, prepared by C.O. Riddle, recorded in the RMC Office for Greenville County in Plat Book 9-F at Page 35, reference to which plat is hereby craved for a more accurate description for the metes and bounds hereof.

DERIVATION: Deed of Cothran & Darby Builders, Inc. recorded November , 1984 in Deed Book/227 at Page & in the Greenville County RMC Office.



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which has the address of	103 West Shallowstone Road, Gr	eer, SC 29651
	[Street]	[City]
South Carolina	("Property Address");	

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.

Form 3041 12/83