SOUTH CAROLINA FNMA
FORM NO. 1980: LE
GULATION

GREENVILLE CO. S. C.

EDME MORTGAGE

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Detween the Mortgagor, Stewart Lynn Smith and Jo Ann T. Smith

(herein "Borrower").

(herein "Borrower"), and the Mortgage, Carolina National Mortgage Investment Co., Incorporation organized and existing under the laws of South Carolina, whose address is P. O. Box 935, Charleston, South Carolina 29402 (herein "Lender").

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #15, Sundown Circle, Peppertree Subdivision, Section #1, as shown on a plat dated February 17, 1972, recorded in Plat Book 4N at Page 72, and having, according to said plat, the following metes and bounds, to-wit;

BEGINNING at a point located on the Southern side of the right-of-way of the cul-de-sac at the Eastern end of Sundown Circle, a joint corner of Lots #14 and 15; thence S. 23-00 E. 145.0 feet to a point; thence S. 77-54 W. 60.8 feet to a point; thence N. 65-30 W. 63.6 feet to a point; thence N. 8-52 W. 135.4 feet to a point on said right-of-way of Sundown Circle; thence along said right-of-way N. 81-00 E. 25.0 feet to a point; thence S. 54-43 E. 32.7 feet to a point; thence N. 88-16 E. 30.0 feet to the point of beginning.

To Have AND to Hold 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, appartenances, rents, royalties, mineral, oil and gas 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 in the event 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 unencombered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any case-jents and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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