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THIS MORTGAVILLS THE BOAR 2nd day of July between the Mortgagor, ----William h. Lehning and Audrey L. Lehning

Charlenge Cotton for the

and the Mortgagee, South Carolina National Bank organized and existing under the laws of the United States of America . Across unitess P. O. Box 168, Columbia, S. C. 29202 Salara (iliano de la preside a 177

While & Borrower is indebted to Lender in the principal's min of "-Twenty-Two Thousand, Five Hundred and No/100 Dollars, which indebtedness is an densed by Borrower's note of even date herewith therein "Note"), providing for monthly installments of principal and interest. with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2005

To Secure to Lender ta) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance berewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof therein "Future Advances"). Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Creenville . State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, known and designated as Lot 20, FERNCREEK Subdivision, on plat made by Dalton and Neves, Engineers, recorded in the RMC Office for Greenville County in Plat Book 5D, Page 28. Reference to said plat is hereby craved for a metes and bounds description thereof.











59.00

To Have and to Homeunto Lender and Lender's successors and assigns, forever, together with all the improvements now or bereafter erected on the property, and all easements, rights, appurtenances, 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 unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands. subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage

SOUTH CAROLINA --- FHI MC--1 72-- 1 to 4 family

FORM NO ASSESSMENT TO