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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, on the northern side of Eunice Drive and being shown and designated as Lot 6, on plat of Randwood subdivision; said plat recorded in the R. M. C. Office for Greenville County in Plat Book 5D at page 84, prepared by Campbell & Clarkson, Surveyors, and dated August 20, 1975, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Eunice Drive at the joint front corner of Lots 5 and 6, thence N. 52-40 W., 212.63 feet to an iron pin; thence, N. 26-10 E. 28 feet to an iron pin; thence, S. 68-57 E. 220.29 feet to an iron pin on the northern side of Eunice Drive; thence with Eunice Drive, S. 20-49 W., 10 feet to an iron pin; thence continuing with Eunice Drive, S. 31-05 W., 50 leet to an iron pin; thence continuing with Eunice Drive S. 40-33 W., 30 feet to an iron pin, the point of beginning.

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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, 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 if 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family-6 75-FNMA/FHLMC UNIFORM INSTRUMENT