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MORTGAGE

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith 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 (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and State of South Carolina: All those three pieces, parcels or lots of land lying, being and situate on the East side of U. S. Highway No. 276 about three miles North of Travelers Rest, in Bates Township, County and State aforesaid, and being known and designated as Lots Nos. Sixty-six (66), Sixty-seven (67), and Seventy (70) of the Nannie K. Hunt Estate Subdivision as shown on plat prepared by H. L. Dunahoo, Surveyor, dated Nov. 15 and 16, 1951 and which plat has been recorded in the R. M. C. Office for said County in Plat Book AA, page 134. This being the same property which was conveyed to Fred Hawkins by Charles Fred Hawkins by deed recorded in said office on Nov. 24, 1976 in Deed Book 1046, page 811, and is the same property which was conveyed to Charles Fred Hawkins by Fred Hawkins by deed dated Nov. 23, 1976, which deed will be recorded forthwith in said office. And this is the same property which was conveyed to mortgagor herein by Charles Fred Hawkins by deed which will be recorded forthwith in said office. For a more particular description see the aforesaid plat.

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, 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".

[State and Zip Code]

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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Linder's interest in the Property.

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