WHEREAS, Borrower is indebted to Lender in the principal sum of <u>Fifty-six Thousand</u>, <u>Seven Hundred and No/100------</u> Dollars, which indebtedness is evidenced by Borrower's note dated <u>November 2, 1979</u>, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on <u>August. 1, 2010...</u>;

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 163 on Plat of Devenger Place, Section 9, which plat is recorded in the RMC Office for Greenville County, S.C. in Plat Book 6H at Page 71, and having, according to said plat, such courses and distances as will appear by reference to said plat.

THIS being the same property conveyed to the mortgagor herein by deed of Devenger Road Land Company, a Partnership, dated October 22, 1979, to be recorded herewith.

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which has the address of Lot 168, Devenger Place, Greer, South Carolina 29651

(State and Zip Code) (herein "Property Address");

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/FHEMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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