Carolina (herein "Lender").

MORTGAGE

THIS MORTGAGE is made this 29th day of November between the Mortgagor, R. Mack Garrett and Cheryl M. Garrett

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and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South

All that certain piece, parcel or tract of land known as Tract No. 10 located on Pale Moon Drive as shown on plat of Hiawatha near the Ware Place in Greenville County, South Carolina, containing 4.74 acres, plat made by C. O. Riddle, Registered Land Surveyor, in June, 1974, recorded in PlatBook 5F, page 86, Office of the Clerk of Court, Anderson County, S. C.

This is the identical property conveyed to the mortgagors herein by deed of Margaret L. Casteel to be recorded herewith.



which has the address of......Lot. No..10, .4.74. acres, .Pale .Moon. Drive, .Hiawatha, .Greenyille [Street] (City)

County, S. C. (herein "Property Address");
[State and Zip Code]

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.

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