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MORTGAGE

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 22 on plat of Homestead Acres, Section 2, Revised, recorded in Plat Book 6H at page 77 and having the following courses and distances:

BEGINNING AT an iron pin on Maywood Drive, joint front corner of Lots 22 and 23 and running thence with the joint line of said lots, S. 6-39 E. 217.28 feet to an iron pin, joint rear corner of said lots, thence with the rear line of Lot 22, S. 87-50 W. 92.0 feet to an iron pin, joint rear corner of Lots 22 and 21; thence with the joint line of said lots, N. 8-45 W. 196.6 feet to an iron pin on Maywood Drive; thence with Maywood Drive, N. 75-23 E. 99.9 feet to an iron pin, the point of beginning.

Being the same property conveyed by Premier Investment Co., Inc., by deed recorded herewith.

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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[State and Zip Code]