

of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of __FIFTY_FOUR_THOUSAND_NINE HINDRED_FIFTY_AND_NO/100—______Dollars, which indebtedness is evidenced by Borrower's note dated _____November_5, 1980 _____, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on __December__1,

2011 ;

ALL that piece, parcel or lot of land situate, lying and being at the Southeastern corner of the interesection of Harness Trail and Black Horse Rum, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 89 of a subdivision known as Heritage Lakes, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at Page 19, and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Harness Trail, at the joint front corner of Lots Nos. 89 and 88, and running thence with said Trail N. 45-23-40 E. 117 feet to an iron pin; thence continuing with said Trail N. 46-59-4 E. 15.78 feet to an iron pin at the intersection of Harness Trail and Black Horse Run; running thence with the intersetion of said Streets S. 80-02-07 E. 32.82 feet to an iron pin on Black Horse Run; running thence with said Run S. 31-12-30 E. 78.13 feet; thence continuing with said Run S. 40-23-58 E. 91.98 feet to an iron pin at the joint corner of Lots Nos. 89 and 90; running thence with the joint line of said Lots S. 45-23-40 W. 126.95 feet to an iron pin at the joint rear corner of Lots Nos. 88, 89, and 90; and running thence N. 44-36-20 W. 195 feet to an iron pin, point of the beginning.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

This is the same property conveyed by deed of Gatewood Builders, Inc. recorded November 6, 1980 in Deed Book 1136 Page 848.

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POCUMENTARY 22.30

which has the address of Lot 89, Harness Trail, Heritage Lakes, Simpsonville

S. C. 29681 (herein "Property Address");
(State and Exp 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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SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHEMC UNIFORM INSTRUMENT (with amendment adding Para, 24)

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