along joint line of Jerry and Janice Brown N. 89-14 W. 413.5 feet to iron pin; running thence S. 6-00 E. 370.3 feet to old nail in Suber Road; running thence along and through Suber Road the following courses and distances: N. 70-32 W. 188 feet, N. 78-03 W. 221.5 feet to iron pin; running thence N. 82-27 W. 45 feet to iron pin, the beginning corner.

Derivation: Deed Book 1133, Page 215 - Perry J. McCarter and Elizabeth McCarter 9/12/80

which has the address of ... Route 8, Suber Road Greer . . [City] [Street]

.........(herein "Property Address"); South Carolina

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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands. subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA-HOME IMPROVEMENT 1:80-FINMA/FHLMC UNIFORM INSTRUMENT

45440.5 SAF Systems and Forms

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