of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 56 on a plat of White Oak Hills, Section III, dated November 18, 1980, prepared by Clarkson Surveying, and being recorded in the R.M.C. Office for Greenville County on November 25, 1980, in Plat Book 7-X at Page 56, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Green Fern Drive at the joint corner with Lot 69 and running thence along the joint property line with Lot 69 N. 12-41 W. 175 feet to an iron pin at joint corner with Lots 68, 69, and 57; thence running along a joint line with Lot 57 N. 78-45 E. 110 feet to an iron pin on the western side of Green Fern Drive; thence continuing along the western side of Green Fern Drive S. 11-15 E. 100 feet to an iron pin; thence continuing along the edge of Green Fern Drive S. 11-22 W. 57.35 feet to an iron pin; thence continuing along the edge of Green Fern Drive S. 56-08 W. 57.35 feet to an iron pin; thence continuing along the edge of Green Fern Drive S. 70-45 W. 30 feet to an iron pin at the joint corner with Lot 69, being the point of beginning.

This is a portion of the property conveyed to Bobby Joe Jones Builders, Inc. and A. J. Prince Builders, Inc. by deed of L. H. Tankersley dated May 11, 1979 and recorded in the R.M.C. Office for Greenville County on May 15, 1979 in Deed Book 1102 at Page 458. A. J. Prince Builders, Inc. subsequently conveyed its interest in the above described property to Bobby J. Jones Builders, Inc. by deed dated February 5, 1981 and recorded in the R.M.C. Office for Greenville County on February 5, 1981 in Deed Volume 1142 at Page 280.

[Street]

<sup>™</sup>South Carolina .. (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 histed 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/FHLMC UNIFORM INSTRUMENT

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