Same

All that certain piece, parcel or condominium unit known and designated as Unit No. 11-T, Building F, of Wildaire-Merry Oaks Horizontal Property Regime I and II as created by that certain Master Deed establishing Wildaire-Merry Oaks Horizontal Property Regime I and II, recorded in the Greenville County RMC Office in Deed Book 1151 at Page 856, as amended by First Amendment to Master Deed Establishing Wildaire-Merry Oaks Horizontal Property Regime I and II, recorded in the Greenville County RMC Office in Deed Book 1171 at Page 817, together with the undivided interests allocated to said unit in all common elements, both general and limited, as set forth in said Master Deed, as amended, and subject to all restrictions, rights-of-way, easements, covenants, and other conditions as set forth in the Master Deed, as amended, creating Wildaire-Merry Oaks Horizontal Property Regime I and II.

This is a part of the property conveyed to the Mortgagor by deed of Wildaire-Merry Oaks Partnership of even date to be recorded herewith.

S.C. 29673 (herein "Property Address"):

To Have AND to Hour 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 for 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 I ender's interest in the Property.

SOUTH CAROLINA 1 to 4 feb. , 5 75 FAMA FHLMC UNIFORM INSTRUMENT

I MULES SA

71328 W.F.