10.1522 4 73

MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 27 on plat of CLUB FOREST, Revision No. 1, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 9-F, at page 16, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Martgagor by College Properties, Inc. by deed of even date, recorded herewith.

which has the address ofter 27 Club Forest Lane Greenville

SC 29605 therein "Property Address";

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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