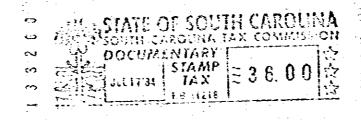
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ALL that certain piece, parcel, or lot of land situate, lying, and being in the State of South Carolina, County of Greenville, on the northwesterly side of Sweetwater Court near the City of Greenville, being known and designated as Lot No. 449 on Plat of Map III, Section II, SUGAR CREEK as recorded in the RMC Office for Greenville County in Plat Book 7X at Page 2 and having, according to a more recent plat prepared by Freeland & Associates for David F. Hill and Linda J. Hill dated July 9, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sweetwater Court at the joint front corner of Lots No. 449 and 450 and running thence N. 79-15-48 W. 152.24 feet to an iron pin; thence N. 15-51 E. 109.98 feet to an iron pin; thence S. 74-06-46 E. 149.83 feet to an iron pin on Sweetwater Court; thence along said Court, S. 15-53-14 W. 54.90 feet to an iron pin and S. 13-18-47 W. 41.45 feet to an iron pin, point of beginning.

This being the same property conveyed to mortgagors by deed of T. Michael Jones and Jean M. Jones dated July 16, 1984, recorded simultaneously herewith.



TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform-covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Form 3041 12/83