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MORTGAGE

ALL that certain piece, parcel or lot of land with the buildings and improvements thereon, lying and being at the southerly intersection of Cliffwood Court and Cliffwood Lane near the City of Greenville, South Carolina, being known and designated as Lot 357, Map 6, Sugar Creek as recorded in the RMC Office of Greenville County, SC in Plat Bock 6H at Page 63, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southeasterly side of Cliffwood Court, said pin being the joint front corner of Lots 357 and 358 and running thence with the southeasterly side of Cliffwood Court N 36-05 E, 135 feet to an iron pin at the southerly intersection of Cliffwood Court and Cliffwood Lane; thence with said intersection N 89-21 E, 29.90 feet to an iron pin on the southwesterly side of Cliffwood Lane; S 37-22 E, 121.05 feet to an iron pin; thence S 36-05 W, 118.39 feet to an iron pin, the joint rear corner of Lots 357 and 358; thence with the common line of said Lots N 53-55 W, 140 feet to an iron pin, the point of BEGINNING.

DERIVATION: Deed of American Service Corporation recorded July , 1984 in Deed Book 128 at Page 272.

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