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MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the City and County of Greenville, State of South Carolina and being shown and designated as Lot 10 on a plat of Parkins Knoll recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book "5-D" at Page 34, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Parkins Mill Road at the joint front corner of Lots Nos. 9 and 10 and running thence with said Road S. 2-06W. 18.5 feet to a point; thence continuing S. 10-45 W. 150.2 feet to a point; thence continuing S. 21-28 W. 57.5 feet to a point; thence continuing S. 30-13 W. 94 feet to a point; thence continuing S. 39-58 W. 88 feet to a point; thence running N. 33-34 W. 338.3 feet to a point; thence running N. 38-10 W. 135.2 feet to a point; thence running S. 87-18 E. 424 feet to the point of beginning.

Derivation: Deed Book 12/8, Page 310 - Williams Street Development Corporation, 7/31/84

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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83