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## **MORTGAGE**

All that piece, parcel or lot of land in the County of Greenville, State of South Carolina, situate, lying and being on the northern side of Auburn Circle, being known and designated as Lot No. 116 on plat of College Heights Subdivision, plat of which is recorded in the R.M.C. Office for Greenville County, Plat Book "P" at Page 75, and having such metes and bounds as shown on said recorded plat.

This is the same property acquired by the Mortgagor herein by deed of Dennis Michael Smith and Terina Jo Smith of even date to be recorded herewith.

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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

ML 1080