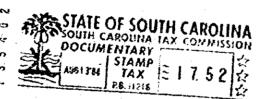
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## **MORTGAGE**

ALL that piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 2 on a plat of Birnam Hoods Subdivision, which plat is recorded in the RMC Office for Greenville County in Plat Book 5D, at page 56, with reference to said plat for complete metes and bounds.

This is the same property conveyed to the mortgagor by deed of Billy Joe Krick and Dianna S. Krick recorded of even date.



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

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