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Fig.Ff Standard S.O Line Halles Halles R.M.O

. [Space Above This Line For Recording Date] .

MORTGAGE

ALL that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the eastern side of Beaufort Street and being known and designated as Lot No. 45 of Spring Forest as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book XX, at Page 126, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Beaufort Street at the joint front corner of Lots 44 and 45 and running thence along the joint line of said lots N. 43-23 E. 190.2 feet to an iron pin; thence S. 44-10 E. 173.5 feet to an iron pin; thence S. 36-50 W. 120 feet to an iron pin; thence along the joint line of Lots 45 and 46 N. 79-33 W. 169.5 feet to an iron pin; thence with the curve of the eastern side of Beaufort Street, the chords being as follows: N. 0-06 W. 30 feet to an iron pin; N. 30-31 W. 25 feet to the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Alan E. Durham and Kelli G. Durham as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1221. Page 644, on September 13, 1984.

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP TAX RB 11218 = 1 9. 9 2 17

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