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[Space Above This Line For Recording Data] -

SECURITY & FEDERAL

MORTGAGE

37331

Erik E. Sprogis and Leslie A. Sprogis, their heirs and assigns,

forever;

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 29 on Plat of RICELAND CREEK SUBDIVISION, recorded in the R.M.C. Office for Greenville County, State of South Carolina, in Plat Book 9-W, at Page 8, reference to which is hereby made for a more complete description by metes and bounds.

This is a portion of the property conveyed to the Hortgagor by deed dated the 28th day of September 1984 be RICE PROPERTIES INC., and recorded in the R.M.C. Office for Greenville County, State of South Carolina in Deed Book 1223 at page 144 on the day of Ocrober 1984.

This conveyance is made subject to such easements, restrictions, zoning ordinances, setback lines, reservations and/or rights of way as may appear of record or on the premises.

which has the address of Simpsonville

[Street] [Crty]

South Carolina 29681 ("Property Address");

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

M1. 1080 Rev. 6/84

THE PROPERTY OF

7338 W. 21