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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on Oct ober 11,

The mortgagor is John K. Daniel and Jane W. Daniel

("Borrower"). This Security Instrument is given to which is organized and existing under the laws of Florida and Jacksonville, Florida 32231.

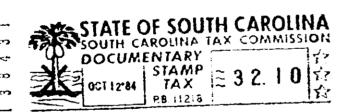
Borrower owes Lender the principal sum of One Hundred Seven Thousand and 00/100ths

Dollars (U.S. \$. 107,000.00...). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 11/1/2014.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land with all improvements thereon, lying and being on the northerly side of East Shallowstone Road, near the City of Greenville, South Carolina, and being designated as Lot No. 634, on Map One, Section Three, Sugar Creek, as recorded in the R.M.C. Office for Greenville County, SC in Plat Book 9-F, at page 35, reference to said plat being made for the metes and bounds thereof.

This is the same property conveyed to the Mortgagors herein by Deed of Cothran & Darby Builders, Inc. 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.

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