VOL 1686 FAGE 913

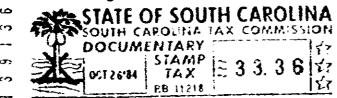
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MORTGAGE

ALL that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, with all improvements thereon, being shown and designated as Lot No. 179 of Pebble Creek, Phase I, as shown on plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5-D at Page 2 and according to a later plat entitled "Property of Richard A. Rydarowski and Lisa N. Rydarowski" prepared by R.B. Bruce, RLS, dated October 24, 1984 as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 1-A at Page 17, reference being craved hereto to said later plat for exact metes and bounds.

This is that property conveyed to Mortgagor by deed of William E. Cary and Sandra L. Cary dated and recorded concurrently herewith.



"The Rider to the Mortgage which is attached hereto and executed on the same day is hereby incorporated into the Mortgage. The Rider shall amend and supplement the covenants and agreements of kek the Mortgage as if the Rider was a part hereof."

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.

Form 3041 12/83

ALA PROPERTY OF