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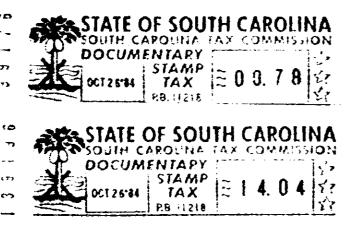
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MORTGAGE

UNIT NO. 6-D, IN BRIARCREEK CONDOMINIUMS, Horizontal Property Regime, situate on or near the Southerly side of Pelham Road, in the City of Greenville, County of Greenville, State of South Carolina, as more particularly described in Master Deed and Declaration of Condominium, dated September 20, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 956, at Page 99.

This is the identical property conveyed to the Mortgagor, Robin R. Summers, by Deed of John J. Brown and Helen I. Brown, dated October 15, 1984, and recorded in the RMC Office for Greenville County, S. C., on October 26, 1984, in Deed Volume 1224, at Page 962.



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