[Space Above This Line For Recording Data]

MORTGAGE

All that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known as 0.78 acres, more or less, on the southern side of Bethel Road, being near the Town of Simpsonville, as shown on a plat of property entitled "Property of Lucille B. Ellison" dated September 29, 1983, prepared by Kermit T. Gould, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book 10C, Page 58. Reference is hereby made to such plat for a metes and bounds description.

This is the same property conveyed to the grantors by deed of Lucille B. Ellison recorded in the R.M.C. Office for Greenville County on November 7, 1983, in Deed Book 1200, Page 46.

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which has the address of Bethel Road Simpsonville

[Street] [City]

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.

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Form 3041 12/83