VOL 1458, PAGE 757

MORTGAGE

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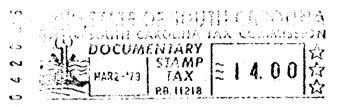
3.5(A

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the eastern side of South Forest Circle and being known and designated as Lot No. 29, Section 2, on plat of FOREST HILLS Subdivision, recorded in the RMC Office for Greenville County in Plat Book 4-J at Page 55, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of South Forest Circle at the corner of Lot 30 and running thence along said Circle, N.33-28 E. 15 feet to an iron pin; thence with said Circle, N.23-47 E. 110 feet to an iron pin at the corner of Lot 28; thence S.78-48 E. 325.8 feet to an iron pin; thence S. 37 W. 200 feet to an iron pin; thence N.66-26 W. 274.7 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deed from William R. Waldrop and Patsy G. Waldrop recorded in the RMC Office for Greenville County on March 1, 1979.

THE mailing address of the Mortgagee herein is 203 State Park Road, Travelers Rest, South Carolina 29690.



TO HAVE AND TO HOLD 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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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