MORTGAGE

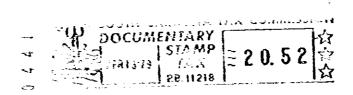
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TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of ________, State of South Carolina:

ALL that piece, parcel or tract of land situated near Simpsonville, South Carolina, and being shown as Lot No. 102 of Heritage Lakes on a plat prepared by James R. Freeland, dated April 10, 1979, and entitled "Heritage Lakes, Lot 102, property of Gerald G. Dicks", which plat is recorded in the R.M.C. Office of Greenville County, in Plat Book 7D, at page 59, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin located in the northern corner of said Lot 102, being the joint rear corner of the within conveyed property and Lot 90, Heritage Lakes, thence running along the line with Lot 90 and Lot 91, Heritage Lakes, S. 57-44-26 E. 204.00 feet to an iron pin, being the joint rear corner of the within conveyed property and Lot 101, Heritage Lakes, thence along the line with said Lot 101, S. 45-52-16 W. 125.51 feet to an iron pin at the edge of Hackamore Court, a cul-de-sac, thence along the boundary of Hackamore Court in a generally westerly direction, the chord of which is N. 82-46-56 W. 62.46 feet to an iron pin at the edge of Hackamore Court, thence N. 31-25-07 W. 152.53 feet to an iron pin, thence N. 45-23-40 E. 83.00 feet to the point of beginning.

AND being the same property conveyed unto mortgagor herein by deed of Gatewood Builders, Inc., of even date to be recorded simultaneously herewith.



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which has the address of Lot 102, Hackamore Court, Heritage Lakes Subdivision,

Simpsonville, S.C. 29681 (herein "Property Address");

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 21)

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