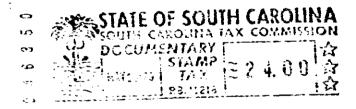
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MORTGAGE

ALL that piece, parcel or lot of land situate, lying and being on the easterly side of Heatherbrook Road, near the City of Greenville, S. C. being known and designated as Lot No. 12 on plat of Foxcroft, Sec. I as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-F, at pages 2, 3 and 4, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Mortgagors herein by Larry C. Lewis and Richetta A. Lewis by deed of even date, recorded herewith.



(City)

which has the address of 101 Heatherbrook Road, Greenville

South Carolina 29615

(herein "Property Address");

(State and Zip Code)

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 remitted 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 24)

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