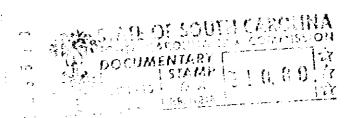
ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Mauldin, and being known and designated as Lot No. 4 of Montclaire Subdivision, Section 1, plat of which is recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book WWW, at Page 31, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Bethel Road, joint front corner of Lots 3 and 4, and running thence S. 62-22 E. 75 feet to a point at the curve of the intersection of Bethel Road and Cheshire Road; thence following said curve, the chord of which is S. 17-22 E. 35.4 feet, to a point on the western side of Cheshire Road; thence still with Cheshire Road, S. 27-38 W. 125 feet to a point; thence N. 62-22 W. 100 feet to a point, joint rear corner of Lots 3 and 4; thence along the common line of said Lots, N. 27-38 E. 150 feet to the point of beginning.

THIS being the same property conveyed to the mortgagors by deed of Anthony J. Skatell, III and Laura H. Skatell, recorded in the R. M. C. Office for Greenville County in Deed Book // 2, at Page 647, on 677/ , 1979.



South Carolina 29662...(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 restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

4328 R

TO SECURE STREET

1

SOUTH CAROLINA --- 1 to 4 Family: 6:75 FNMA/FHLMC UNIFORM INSTRUMENT

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