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MORTGAGE

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Carolina National Mortgage Investment Co., Inc., a corporation organized and existing under the laws of South Carolina , whose address is P. O. Box. 10636. Charleston, S. C. 29411 , (herein "Lender").

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 ... Greenville, State of South Carolina:

ALL that piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the western side of Bridgewater Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 188 on plat of Botany Woods, Section IV, prepared by Piedmont Engineering Service, dated August, 1961, recorded in Plat Book YY at Page 23 and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the western side of Bridgewater Drive at the joint front corner of Lots 187 and 188 and running thence along the common line of said lots S. 68-50 W. 155.4 feet to an iron pin at the joint rear corner of said lots; thence S. 17-22 E. 62.8 feet to an iron pin; thence S. 30-28 E. 110 feet to an iron pin at the joint rear corner of Lots 188 and 189; thence along the common line of said lots N. 57-21 E. 165.4 feet to an iron pin at the joint front corner of said lots on the western side of Bridgewater Drive; thence along said drive N. 32-05 W. 70 feet to an iron pin; thence N. 26-47 W. 70 feet to an iron pin, the point of beginning.

DERIVATION: Deed of E. Mitchell Arnold, recorded August 20, 1979 in the RMC Office for Greenville County in Deed Book 1/09 at Page 7/3.

SEE ALSO, plat of property of David E. Guthrie and Martha M. Guthrie prepared by Freeland & Associates, dated August 14, 1979, and recorded August 20, 1979 in Plat Book 70 at Page 70.

which has the address of #200 Bridgewater Drive, Greenville

[Street] [City]

S. C. 29607 (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 Slisted 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

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