## **MORTGAGE**

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ALL that piece, parcel or lot of land lying and being situate in the County of Greenville, State of South Carolina, being shown as Lot No. 18 on plat entitled "Property of Charles H. English, Jr. and Jo Ann P. English" as recorded in Plat Book 10 at Page 15, in the R.M.C. office for Greenville County, S.C. and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwestern side of Sugarcane Court, said pin bein; approximately 579.77 feet from the intersection of Sugar Creek Lane and Sugarcane Court, thence running N. 71-53-18 W. 173.66 feet to an iron pin; thence N. 32-20-44 E. 124.29 feet to an iron pin; thence S. 60-45-18 E. 154.84 feet to an iron pin; thence S. 23-40-42 W. 91.0 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Cothran and Darby Builders, Inc. as recorded in Deed Book  $\frac{111}{2000}$  at Page  $\frac{2000}{2000}$ , in the RMC Office for Greenville County, S.C. on November 9, 1979.

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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 -- I to 4 Family 6:75 FNMA FHLMC UNIFORM INSTRUMENT

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