MORTGAGE PH '82

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ALL that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 22-D of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina, on September 15, 1980, in Deed Book 1133 at Pages 365 through 436, inclusive and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7-X, at Page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated February 25, 1981, and recorded in the R.M.C. Office for Greenville County on February 26, 1981, in Deed Book 1143, at Pages 305 through 319, inclusive, as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated August 27, 1981, and recorded in the R.M.C. Office for Greenville County on August 28, 1981, in Deed Book 1154, at Pages 210 through 219, inclusive, as amended by Third Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime recorded in the R.M.C. Office for Greenville County on May 28, 1982, in Deed Book 1167, at Pages 654 through 660, inclusive.

This is the identical property conveyed to the Mortgagor herein by Cothran & Darby Builders, Inc. by deed of even date to be recorded simultaneously herewith.

II, LCCUMENIARY STAMP ST

which has the address of ... 22-D Sparrow Hawk Court, Sugar Creek Villas, Greer, [Street] (City)

South Carolina 29651...(herein "Property Address"); [State and Zip Code]

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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-1 to 4 Family-6/75-FMMA/FHLMC UNIFORM INSTRUMENT