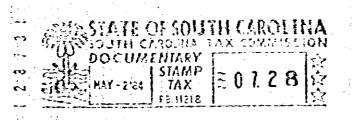
ALL that certain piece, parcel or tract of land, situate, lying and being in the State of South Carolina, County of Greenville, in Oneal Township, about 1 mile east of Double Springs Baptist Church, on the north side of McElhaney Road, being shown as containing 1.53 acres on a plat of property prepared for Thomas G. Burnett by Terry T. Dill, Surveyor, dated January 28, 1974, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4-O, at Page 109, and having such metes and bounds as is shown thereon. According to said plat, said property fronts 135 feet on the north side of McElhaney Road with a depth of 433 feet on the west, with a depth of 425 feet on the east and with a rear width of 188 feet.

This is the same property conveyed to the Mortgagors herein by deed of Thomas O. Burnett and Jamie Tate Burnett, dated March 11, 1974, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 995, at Page 197, on March 12, 1974.



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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness

evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground tents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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