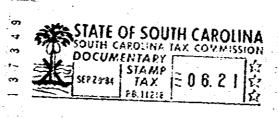
GRESHVILLE ON S.C.
SEP 20 2 02 PH '84
DONNIE GLOARKERSLEY

. [Space Above This Line For Recording Data] -

MORTGAGE

ALL that certain piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina, on the North side of Buist Avenue, in the City of Greenville, being the western one-half of Lot No. 13 as shown on Plat of Oakland Heights, made by W.D. Neves, recorded in Plat Book E at Page 105 and having metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor by deed of M. Brooks Gallagher and Carol N. Young of even date and to be recorded herewith.



TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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SOUTH CAROLINA-Single Family-FINMA/FHEMC UNIFORM INSTRUMENT