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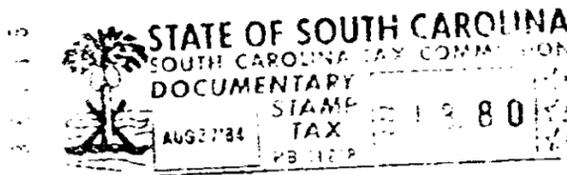
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 23, 1984. The mortgagor is RONALD L. MEREDITH and LINDA K. MEREDITH ("Borrower"). This Security Instrument is given to THE PALMETTO BANK, which is organized and existing under the laws of South Carolina, and whose address is 470 Haywood Road, P.O. Box 17763, Greenville, South Carolina 29606 ("Lender"). Borrower owes Lender the principal sum of Forty-six thousand and No/100ths Dollars (U.S. \$46,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2004. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina, and being known and designated as Lot 30, according to a plat entitled "Property of Ronald L. Meredith and Linda K. Meredith" by R.B. Bruce, RLS, Carolina Surveying Company, as revised August 10, 1984, and recorded in the RMC Office for Greenville County in Plat Book 10W, Page 53. Reference is hereby made to said plat for a metes and bounds description.

BEING the same property conveyed to the Mortgagors herein by Deed of Mar, Inc., a Corporation chartered under the laws of the State of North Carolina, and having a principal place of business at Charlotte, North Carolina, said deed being dated November 24, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1141 at page 536.

THIS property is subject to valid and enforceable easements, covenants, conditions and restrictions of record and the liens of ad valorem taxes.



which has the address of 111 Saddletree Place, Simpsonville, South Carolina ("Property Address");

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 seized 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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