200x 1505 PAGE 947

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 berein 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the

SOUTH CAROLINA-1 to 4 Family-6/75 - FNMA/FHLMC UNMORM INSTRUMENT

SCTO