This instrument was prepared by:
H. Michael Spivey
Attorney at Law

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MORTGAGE

DONNIE S. TANKERSLEY

(Renogotiable Rate Mortgage)

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot 74 on a plat of Verdin Estates, dated September 21, 1972, prepared by C. O. Riddle, recorded in the RMC Office for Greenville County in Plat Book 4R at pages 34-35; and having such metes and bounds as will appear by reference to said plat.

This is the same property conveyed to the mortgagor by deed of Juster Enterprises, to be recorded of even date herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

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which has the address of ... 102 Edith Drive, Mauldin, SC 29662 (Gits) (Cits) (Herein "Property Address");

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.

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(State and Zip Code)

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