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MORTGAGE

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of . GREEVHILE.

State of South Carolina:

ALL that certain piece, parcel or lot of land in Greenville County, State of South Carolina, Town of Simpsonville, being known and designated as a portion of Lot No. 157, Section IV of POINSETTIA Subdivision, as shown by Plat thereof, recorded in the RNC Office for Greenville County in Plat Book 4-N at Page 24, and having the following metes and bounds, to wit:

BEGINNING at an iron pin on the Northwesterly side of Borwood Avenue at the joint front corner of Lots 158 and 157 and running thence with the joint line of said lots N. 57-38 W., 227.9 feet to an iron pin; thence N. 40-29 E., 125.3 feet to a point on the rear line of Lot No. 157; thence to a new line through Lot 157 S. 57-33 E., 252.87 feet, more or less, to a point on the Northwesterly edge of Borwood Avenue; thence with the Northwesterly edge of Borwood Avenue, S. 38-04 W., 28.6 feet to a point; thence continuing with the Northwesterly edge of Borwood Avenue, S. 55-05 W., 103.2 feet to the beginning corner. This being the same property conveyed to the Mortgagors herein by Deed of Edward Neil Bradshaw and Judith Elaine Bradshaw dated October 31, 1977, recorded October 4, 1977 in Deed Volume 1067, Page 235.

This mortgage is second and junior to HERITAGE FEDERAL SAVINGS & LOAN ASSOCIATION in the original amount of \$45,500.00 (FORTY FIVE THOUSAND FIVE HUNDRED POLLARS & NO/100). recorded October 24, 1977 in Mortgage Volume 1413, Page 769.

STATE OF A COLUMN

which has the address of ... 106 BONLOOD AVENUE SINPSONVILLE, SOUTH CAPOLINA (City)

. 29681 ... (herein "Property Address");
[State and Zip Code]

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.

A residence and