as Lot No. 11 as shown on a plat of Pelham Estates, Section III, as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-G at Page 13, and on a recent plat entitled "Property of J. Edward Harvey and Jane H. Harvey "prepared by R.B. Bruce, RLS, dated November 16, 1983 as recorded in Plat Book 10 E at Page 38, reference being craved hereto to said plats for exact metes and bounds.

This is that property conveyed to Mortgagor by deed of Ronald J. Bianchi and Merle B. Bianchi dated and filed concurrently herewith.

Greenville 205 Redcliffe Road, [City]

South Carolina 29615 (herein "Property Address"); [State and Zip Code]

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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 THE RESIDENCE AND A STATE OF THE PROPERTY OF

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