GEFFE. FILED

FEE IN 11 58 18 184 DOWNER OF THE PROPERTY

MORTGAGE

03-3194214

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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.

SOUTH CAROLINA - 1 to 4 Family-6:75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 20)

THE RESIDENCE OF THE PROPERTY OF THE PROPERTY

4.0001

referred to as the "Property."

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