MORTGAGE

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To Secure to Lender 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, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville..., State of South Carolina:

ALL that piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the northern side of Camden Drive, in Greenville County, South Carolina, being known and designated as Lot No. 246 on a plat of Rockvale, Section 2, made by J. Mac Richardson, dated July, 1959, recorded in the RMC Office for Greenville County, S.C. in Plat Book QQ at page 109, reference to which plat is hereby made for a more complete description thereof.

This is the same lot conveyed to Terry M. Cooper and Cheryl J. Cooper by Gerald M. Duckworth by deed dated November 8, 1977 and recorded November 8, 1977 in the RMC Office for Greenville County, South Carolina, Deed Book 1068 at Page 166.



which has the address of .7. Camden Drive	Piedmont
[Street]	[GIV]
South Carolina	'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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA-HOME IMPROVEMENT-1/80-FRMA/FRAMC UNIFORM INSTRUMENT