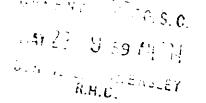
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MORTGAGE

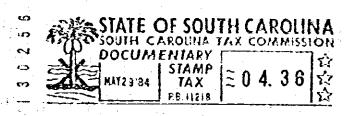
To Secure to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 those pieces, parcels or lots of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lots 20 and 21 on plat of Buena Vista Subdivision, Block D, which plat is of record in the RMC Office for Greenville County, S.C. in Plat Book W, Page 29, reference to which plat is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagor herein by Deed of Oscar Odell Turner, Jr. and Jayne C. Turner, which Deed is dated April 2, 1981, and recorded in the RMC Office for Greenville County in Deed Book 1145-641.

Mortgagee's address: Suite 106, Piedmont Center, Greenville, S.C. 29615



South Carolina2.9 6.1.5..... (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 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 planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

SOUTH CAROLINA - HOMEIMPROVEMENT-1 80 FNMA/FHLMC UNIFORMINSTRUMENT Modified 6-83