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MORTGAGE

ALL that certain piece, parcel or unit, situate, lying and being known and designated as Unit 34-A of SUGAR CREEK VILLAS HORIZONTAL PROPERTY REGIME, as is more fully described in Declaration (Master Deed) dated September 15, 1980 and recorded in the RMC Office for Greenville County on September 15, 1980 in Deed Book 1133 at Page 365 and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 7-X at Page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, dated February 25, 1981 and recorded in the RMC Office for Greenville County on February 26, 1981 in Deed Book 1143 at Page 305 as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, dated August 27, 1981 and recorded in the RMC Office for Greenville County on August 28, 1981 in Deed Book 1154 at Page 210, as amended by Third Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, recorded in the RMC Office for Greenville County on May 28, 1982, in Deed Book 1167 at Page 654, as amended by Fourth Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, recorded in the RMC Office for Greenville County on June 11, 1982 in Deed Book 1168 at Page 451, and as amended by Fifth Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, recorded in the RMC Office for Greenville County on May 6, 1983 in Deed Book 1187 at Page 780, and further amended by Sixth Amendment to Declaration (Master Deed) as recorded in the RMC Office for Greenville County in Deed Book 1210 at Page 325 on April 12, 1984.

Qwhich has the address of Unit 34A Sugar Creek Villas, Phase V, Greer, SC 2965]

South Carolina ("Property Address");

To Have and To Hold such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with slimited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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