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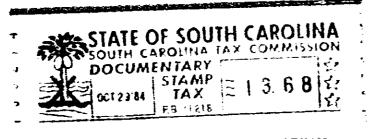
APPROPRIEST TO THE PROPRIEST OF THE PROP

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MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Simpsonville, being known and designated as Lot No. 181 on plat of BELLINGHAM, SECTION III, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-X, at page 89, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Mortgagors by Alan Lawrence Howard by deed of even date, recorded herewith.



which has the address of 116 Newsate Drive	Simpsonville [Civi
[Street	[C ₁ ty]
South Carolina2968-1 ("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 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Form 3041 12/83