[Space Above This Line For Recording Data] --

MORTGAGE

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the western side of Lodgewood Trail in Greenville County, South Carolina being known and designated as Lot No. 6 as shown on a plat entitled HEARTHSTONE ESTATES made by Freeland & Associates dated September 21, 1979, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7-C, Page 71, reference to said plat is hereby craved for the metes and bounds thereof.

Being the same property conveyed to Charles R. Miller by deed of Borg-Warner Acceptance Corporation recorded in the RMC Office for Greenville County on March 20, 1984 in Deed Book 1208, Page 505. Thereafter, by deed dated October 31, 1984, Charles R. Miller conveyed an undivided one-half (1/2) interest in and to the within described property to Valerie J. S. Miller, said deed to be recorded of even date herewith.

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>	STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY TAX = 5 4. 0 0
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J.	STAMPERANDS
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• which has the addre	SS 01	[Street]	[City]	
South Carolina	29651	("Property Address");		
0 2001111	[Zip Code]	• •		

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, 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 climited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

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Form 3041 12/83

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