TO ALL WHOM THESE PRESENTS MAY CONCERN:

Edward F. Peoples and Mozelle B. Peoples

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (hereinafter referred to as Mortgagee), as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of

Twenty-Five Thousand Two Hundred and NO/100ths - - - - -

DOLLARS (\$ 25,200.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

August 1, 2008...., and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

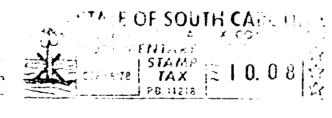
"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Simpsonville, being known and designated as Lot 377 on plat entitled "Westwood, Section IV" recorded in the RMC Office for Greenville County, in Plat Book 4R at Page 30, and being more particularly described in accordance with said plat, to-wit:

BEGINNING at a point in the edge of Willow Tree Court and running thence along a joint property line of Lot 378 N. 30-43 E. 203.55 feet to a point; thence N. 1-02 E. 44.1 feet along joint property line of Lot 369 to a point; thence S. 69-00 W. 70 feet along joint property line of Lot 372 to a point; thence S. 69-22 W. 105 feet along joint property line of Lot 373 to a point; thence S. 2-27 E. 149.6 feet along the joint property line of Lots 375 and 376 to a point in the edge of Willow Tree Court; thence along edge of Willow Tree Court N. 83-54 W. 30 feet to a point; thence continuing along the edge of Willow Tree Court S. 64-29 E. 25 feet to the point of beginning.

This property is conveyed subject to all restrictions, easements, and zoning ordinances of record or on the ground affecting said property.

This being the same property conveyed unto Edward F. Peoples and Mozelle R. Peoples by deed of Joe Donald Finley and Linda Gail Finley, dated and recorded concurrently herewith.

GCTO ----2 SE+5



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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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