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CO. S. C.
APR 8 12 56 PM '81

MORTGAGE
RENEGOTIABLE RATE
See Rider Attached

REC: 1537 REG: 604

CONNOR, AS TRUSTEE
THIS MORTGAGE is made this 8th day of April 1981, between the Mortgagor, Balentine Brothers Builders, Inc. (herein "Borrower"), and the Mortgagee HERITAGE

FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S. C. 29360 (herein "Lender").

This mortgage includes a renegotiable rate mortgage rider which is hereby incorporated by reference and made a part hereof.

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Two Thousand One Hundred and No/100 (\$62,100.00) Dollars, which indebtedness is evidenced by Borrower's note dated 8 April 1981 (herein "Note"), providing for monthly installments of principal and interest,

with the balance of the indebtedness, if not sooner paid, due and payable on 1 June 2011 further providing for renewals at intervals of every 3 years with adjustments to interest rates and monthly payments at each renewal; with final maturity on 6-1-2011 at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

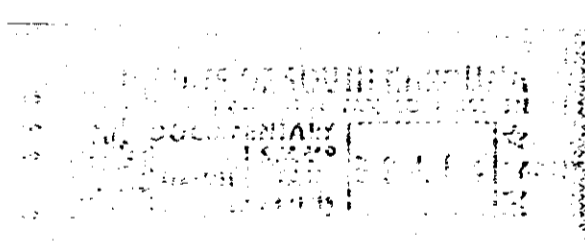
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), 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 that certain piece, parcel, or lot of land in the County of Greenville, State of South Carolina, on the easterly side of Harness Trail, being shown and designated as Lot No. 55, on plat of Heritage Lakes Subdivision, recorded in the RMC Office for Greenville County, S. C., in Plat Book "6 H"; at Page 16, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the easterly side of Harness Trail, joint front corner of Lots Nos. 54 and 55 and running thence with the easterly side of said Trail, N. 01-40-58 E. 118 feet to an iron pin, joint front corner of Lots Nos. 55 and 56; thence with the joint lines of said lots, S. 88-19-02 E. 204.79 feet to an iron pin, joint rear corner of Lots Nos. 55 and 56; thence S. 1-40-58 W. 118 feet to an iron pin, joint rear corner of Lots Nos. 54 and 55; thence with the joint lines of said lots, N. 88-19-02 W. 204.79 feet to the point of BEGINNING.

The within is the identical property heretofore conveyed to the mortgagor by deed of W. C. Balentine, dated 8 April 1981, to be recorded herewith.

MORTGAGEE'S MAILING ADDRESS: 514 North Main Street, Simpsonville, South Carolina 29681.



which has the address of Lot No. 55, Heritage Lakes Subdivision, Harness Trail, Greenville (City) County, South Carolina (State and Zip Code) (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, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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