

MORTGAGE

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FILED GREENVILLE S.C.

THIS MORTGAGE is made this 2nd day of November 1983, between the Mortgagor, James L. Kelly and Sandra A. Kelly, their heirs and assigns forever; (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 AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE

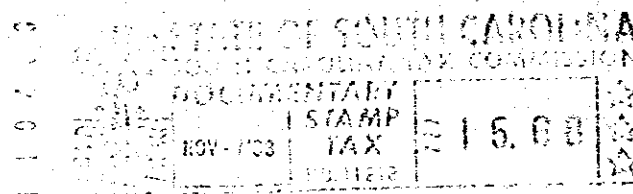
WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY NINE THOUSAND TWO HUNDRED DOLLARS AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 4, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2013

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, City of Mauldin, State of South Carolina being known and designated as Lot No. 34 on a plat of Glendale, recorded in Plat Book QQ at Pages 76 and 77, RMC Office for Greenville County and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Drury Lane, joint corner of Lots 34 and 114 and running with the northern side of said Drury Lane, N. 78-44 W., 120 feet to an iron pin; thence with the curvature of the northeastern intersection of Drury Lane and Bon Air Street, the chord of which is N. 33-44 W., 35.3 feet to an iron pin; thence with Bon Air Street, N. 11-16 E., 127.5 feet to an iron pin; thence with the joint line of Lots 34 and 113, S. 78-44 E., 145 feet to an iron pin; thence with the joint line of Lots 34 and 114, S. 11-16 W., 152.5 feet to an iron pin, the point of BEGINNING.

THIS being the same property conveyed to Mortgagors herein by deed of Harriet E. Draper to be recorded herewith.



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which has the address of 201 Drury Lane Mauldin South Carolina 29662 (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 seised 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.

S.O.C.C.I.