

THIS MORTGAGE is made this 30th day of August 1984, between the Mortgagor, Terry D. and Donna M. King (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 Sixty-Six Thousand and No/100 (\$66,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 30, 1984 (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, 2014

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:

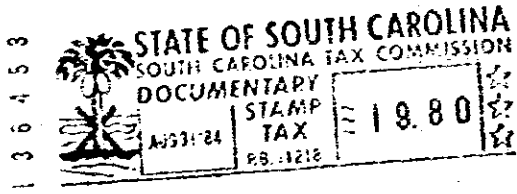
All that certain piece, parcel, and tract of land, with improvements thereon being located in Greenville County, South Carolina and being designated as Lot 55 on a Plat by Dalton and Neves Co., Engineers dated and recorded in the R.M.C. office for Greenville County, South Carolina at Plat Book 10-M, at Page 39, said Plat being of Devenger Pointe, Section 2. Said Lot 55 is bounded and measures as follows: On the Southwest by Deven Hollow Court, beginning at a pin and running N57-01W for a distance of 94.96 feet; then turning at a pin and running N32-59E for a distance of 150 feet and being bounded by Lot 56, said Plat; then turning at a pin and running S57-01E for a distance of 109.36 feet, being bounded by Devenger Pointe, Section I property; then turning at a pin and running S38-28W for a distance of 150.69 feet and being bounded by property now or formerly R.W.Ross. Plat 10-M, Page 39 was recorded on July 31, 1984.

This is a portion of the property conveyed to the Devenger Pointe Company, a South Carolina General Partnership by College Properties, Inc. by Deed recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1200, at Page 40 on November 7, 1983.

Tax Map Sheet Number: 540.24-1-80.

The property above described is made subject to such easements, restrictions, zoning ordinances, reservations and/or rights of way as may appear or on the premises; more specifically those Restrictive Covenants for Devenger Pointe, Section Number Two, recorded in the said R.M.C. Office on August 30, 1984, in Deed Book 1220 at Page 557.

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which has the address of Lot 55 Deven Hollow Court Greenville South Carolina (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.