

MORTGAGE

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FILED GREENVILLE S.C.

THIS MORTGAGE is made this 8th day of April 1983 between the Mortgagee J. Carol Chandler and Polly G. Chandler (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Five Thousand and 00/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 8, 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 April 1, 1998

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 piece, parcel or tract of land containing 48.69 acres and shown as Tract B on plat prepared by J. L. Montgomery, III, RLS, on March 15, 1983 which plat is recorded in the RMC Office for Greenville County in Plat Book 95 at Page 99, which property is better described as follows:

BEGINNING at a post near the center of Fairview Road at the joint corner of the within described tract and property of Brashier and running thence along the edge of Fairview Road S. 14-32 W. 84.4 feet to an iron pin; thence S. 17-02 W. 49.9 feet to an iron pin; thence turning and running along other property of Crolley N. 78-08 W. 252.2 feet to an iron pin; thence S. 16-10 W. 144.69 feet to an iron pin; thence S. 00-35 E. 276.32 feet to a point at the center of Jenkins Bridge Road; thence along the center of Jenkins Bridge Road S. 74-17 W. 262.3 feet to a nail and cap; thence S. 74-03 W. 23 feet to a nail and cap; thence turning and running along the common boundary with property of Woods N. 19-31 W. 307.5 feet to an iron pin; thence S. 74-03 W. 235.0 feet to an iron pin; thence turning and running along the boundary of property to be deeded to Chandler Construction Company, Inc. N. 7-20 W. 221.0 feet to a point; thence N. 74-46 W. 484.22 feet to a point; thence S. 10-00 W. 155.0 feet to an iron pin; thence running along the common boundary of property of Crolley N. 76-16 W. 826.6 feet to an iron pin; thence N. 45-04 W. 221.0 feet to an iron pin; thence turning and running along the common boundary with property now or formerly of Watson N. 29-58 E. 1055.3 feet to an iron pin; thence turning and running S. 74-27 E. 230 feet to an iron pin; thence S. 77-35 E. 265.0 feet to an iron pin; thence S. 66-53 E. 192.9 feet to an iron pin; thence S. 66-48 E. 1129.9 feet to an iron pin; thence turning and running along the common boundary with Brashier S. 5-48 W. 447.47 feet to an iron pin; thence turning and running S. 76-54 E. 246.12 feet to the point of beginning.

This being the same property conveyed to the Mortgageors by deed of Kathleen Ann Crolley of even date to be recorded.

which has the address of Located near Fairview Road Greenville, SC 29360 South Carolina (herein "Property Address"); (State and Zip Code)

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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