

MORTGAGE

FILED  
3 18 P.M.

THIS MORTGAGE is made this 24th day of April 1984, between the Mortgagor, George O' Shields 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 AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE.

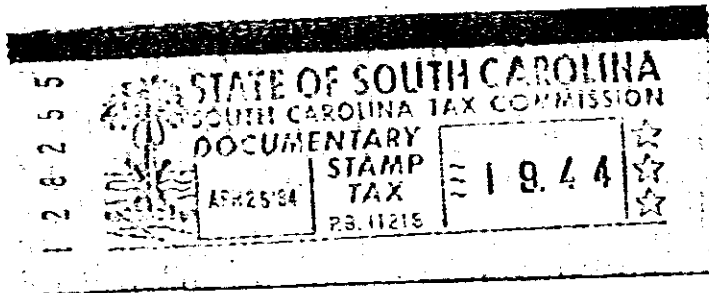
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY EIGHT THOUSAND SIX HUNDRED AND NO/100 (\$48,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 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 or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot 23 of Harrogate Hills on a plat entitled, "Property of George O'Shields Builders, Inc.", prepared by Freeland & Associates dated April 23, 1984 and having according the the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Harrogate Court, joint lot line of Lots 22 and 23, thence running N 87-56 E 157.50 feet to an iron pin; thence turning and running S 39-18 W 181.24 feet to an iron pin; thence turning and running N 50-42 W 130.0 feet to an iron pin; thence turning and running with the culd-e-sac, the chord of which is N 69-18 E 50.0 feet to an iron pin and N 17-59 E 36.34 feet to the POINT OF BEGINNING.

This being the same property conveyed to Mortgagor by deed of W.N. Leslie, Inc. on even date herewith.



which has the address of Lot #23 Harrogate Court, Harrogate Hills Subd... Simpsonville, S.C. 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.

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