

MORTGAGE

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FILED
GREENVILLE, S.C.

THIS MORTGAGE is made this 9th day of July, 1984, between the Mortgagor, R. Wayne Holmes and Sandra M. Holmes (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.

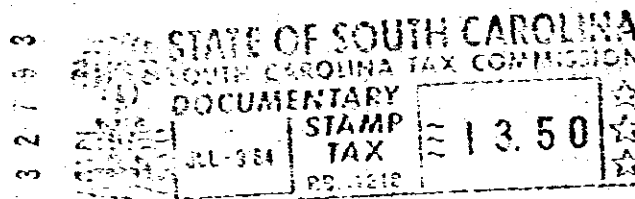
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-five Thousand and No/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 9, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2006

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 on the northern side of Rainwood Drive in the County of Greenville, State of South Carolina, in the Town of Simpsonville, being known and designated as Lot 276 on Poinsettia Subdivision, Section V, as shown on plat recorded in the R. M. C. Office for Greenville County, South Carolina and to a more recent plat entitled Property of Stephen H. and Marilyn R. Graham dated July 1, 1975, prepared by J. L. Montgomery, III and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Rainwood Drive at the joint front corner of Lots 275 and 276 and running thence N. 69-54 W., 170.19 feet to an iron pin; thence N. 25-40 E., 145.15 feet to an old iron pin at the joint rear corners of Lots 213, 214, 276 and 277; thence with the line of Lot 277 S. 59-40 E., 182.05 feet to an iron pin on the northern side of Rainwood Drive; thence with the northern side of Rainwood Drive S. 38-45 W., 52.2 feet to an iron pin; thence continuing along Rainwood Drive S. 25-53 W., 63.0 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed to be recorded herewith.



which has the address of 112 Rainwood Drive Simpsonville
[Street] [City]
SC 29681 (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 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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