

**MORTGAGE**

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THIS MORTGAGE is made this 26th day of July 1984, between the Mortgagor, 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"). THIS MORTGAGE INCLUDES AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE.

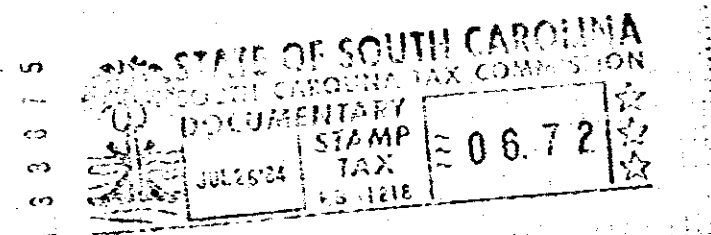
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-two Thousand Four Hundred and No/100 (\$22,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 26, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1999

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 Austin Township, County and State aforesaid, on the North side of the Greenville and Laurens Railroad in the Town of Simpsonville and being more specifically described as follows:

BEGINNING at a stone near the side walk at corner of lands formerly belonging to F. D. Hunter and running thence N. 54 E., 369.6 feet to a stone at a point above the old brick yard; thence N. 70 E., 74 feet 2 inches to iron pin; thence in a northerly direction 85 feet 8 inches to another iron pin; thence in a westerly direction 380 feet to an iron pin on sidewalk; thence down said sidewalk 128 feet to the beginning corner and bounded by lands now or formerly of F. D. Hunter, A. R. Hunter, L. A. Crisp and Railroad Street.

This being the same property conveyed to the Mortgagors herein by deed of Willie Jo Weathers Bolt (L.E.), Robert Reid Bolt and Virginia L. Stewart dated July 26, 1984, to be recorded herewith.



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which has the address of North Main Street Simpsonville South Carolina 29681 (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.