## MORTGAGE

THIS MORTGAGE is made this. 19th day of October

19. 84, between the Mortgagor. SLEY John L. Bettger

(herein "Borrower"), and the Mortgagee,

HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of South Carolina whose address is

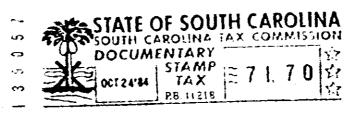
201 West Main Street - Laurens, South Carolina 29360 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Two Hundred Thirty Nine Thousand and No/100 (\$239,000.00)—Dollars, which indebtedness is evidenced by Borrower's note dated. October 19, 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 February 1, 2015

All that certain piece, parcel or lot of land located, lying and being in the City and County of Greenville, State of South Carolina, being shown and designated as Lot No. 72 on plat entitled "Section 3, Collins Creek", dated July 19, 1982, prepared by C. O. Riddle, RLS, recorded in the Greenville County RMC Office in Plat Book 8P at Page 98, reference to which is hereby craved for a more complete and accurate description by the metes and bounds thereof.

This is a portion of the property conveyed to the Mortgagor by deed of Collins Creek, Inc., recorded in the Greenville County RMC Office in Deed Book 1201 at Page 829 on 12-2-83, 1983.

This conveyance is made subject to all easements, conditions, covenants restrictions and rights-of-way which are a matter of public record and/or actually existing upon the ground affecting the above described property.



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.

SAF Systems and Forms

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[State and Zip Code]