MORTGAGE

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES R. HILL and LOIS G. HILL,

(hereinaster referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (hereinafter referred to as Mortgagee), as evidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of

February 1, 2003, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina. County of Greenville, on the eastern side of Menlo Drive, in the City of Simpsonville, being shown and designated as Lot No. 124 on a plat of BRENTWOOD, Section III, made by Piedmont Engineers, Architects & Planners dated November 15,1973, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-D, at Page 42, and has, according to said plat, has the following metes and bounds, as follows:

BEGINNING at a point on the northern side of Menlo Drive at the joint front corner of lots 124 and 125 and running thence N. 54-0 E. 154.53-feet to a point; thence S. 36-0 E. 105-feet to a point; thence S. 54-0 W. 154.3-feet to a point on the northern edge of Menlo Drive; thence along Menlo Drive N. 36-0 W. 105-feet to the point of beginning.

This being the same property conveyed to the mortagors by deed of Associated Builders & Developers, Inc. of even date herewith, and conveyed to Associated Builders & Developers, Inc. from Rackley, Builder-Developer, Inc. as recorded in the R.M.C. Office for Greenville County in Deed Book 1061, at Page 860 on July 19, 1977.

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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