COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: James R. Kennedy and Shirley K.

Kennedy

(hereinafter 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 promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of ----TWENTY-EIGHT THOUSAND FOUR HUNDRED AND NO/100 ------

DOLLARS (\$ 28,400.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

April 1, 2003

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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor 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 Mortgagor, 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 north-western side of S. C. Highway 418, near the Ware Place, containing 1.11 acres, moreor less, and having the following metes and bounds, according to a plat of "Property of D. E. Darby", recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book ______at page____.

BEGINNING at a nail and cap in the center of S. C. Highway 418, at a joint cornerof property of Marvin Woodson, and running thence along the center of said road S. 62-08 W., 156.2 feet to a nail and cap; thence continuing along the center of said road S. 55-31 W., 115.5 feet to a nail and cap; thence along a line of property of D. E. Darby N. 36-33 W., 372.9 feet to an old iron pin; thence along a line of property of Marvin Woodson, S. 70-30 E., 483.5 feet to the beginning corner, and being the same property conveyed to the motgagors herein by deed of even date herewith, to be recorded. See also Deed Volume 947 at page 2.

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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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