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STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Thomas L. Frey and Mary W. Frey,

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

DOLLARS (\$ 27,800.00), 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

August 1, 2008

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;

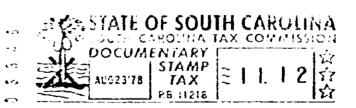
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, Town of Simpsonville, on the southwestern side of Needles Drive, and being known and designated as Lot No. 8 according to a plat entitled Pine Tree, prepared by Piedmont Engineers and Architects, dated February, 1975 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5D at Page 63, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the southwestern side of Needles Drive, at the joint front corner of Lots 7 and 8, and running thence along saidDrive, S. 27-37 E. 100 feet to a point at the joint front corner of Lots 8 and 9; thence along the common line of said lots, S. 62-23 W. 150 feet to a point at the joint rear corner of Lots 4, 5, 8 and 9; thence along the common line of Lots 5 and 8, N. 27-37 W. 100 feet to a point; thence along the common line of Lots 7 and 8, N. 62-23 E. 150 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from Builders & Developers, Inc. recorded in the R.M.C. Office for Greenville County, S. C. on August 23, 1978.

Heritage Federal Savings & Loan Association 514 North Main Street Simpsonville, S. C. 29681



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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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