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MORTGAGE

THIS MORTGAGE is made this 22nd day of August 1979, between the Mortgagor, TERRELL S. KNIGHT and DONNA C. BURNS (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY THOUSAND EIGHT HUNDRED FIFTY AND NO/100 (\$30,850.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 22, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2008

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 lot of land with the buildings and improvements thereon, situate on the west side of Willowtree Drive and the south side of Tamwood Circle in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 354 of Section of Westwood Subdivision, recorded in the RMC Office for Greenville County in plat book 4R, page 30, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Willowtree Drive, at the joint corner of lots 353 and 354 and running thence along the line of lot 353, S. 87-33 W., 140 feet to an iron pin; thence N. 2-27 W., 70.5 feet to an iron pin on the southern side of Tamwood Circle; thence along Tamwood Circle, N. 77-36 E., 116.85 feet to an iron pin at the intersection of Tamwood Circle and Willowtree Drive; thence with the intersection of said Circle and Drive, S. 52-26 E., 32.2 feet to an iron pin on the western side of Willowtree Drive; thence along Willowtree Drive, S. 2-27 E., 70 feet to the beginning corner.

This is the identical property conveyed to the mortgagors by deed of Roger S. Cox and Barbara J. Cox, to be recorded of even date herewith.

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which has the address of Lot 354, Willowtree Drive, Westwood 4, Simpsonville, South Carolina (herein "Property Address").
(Street) (City)
(State and Zip Code)

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 seized 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.

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