

SEP 2 47 PM '81

MORTGAGE

RONNIE BANKERSLEY
R.M.C.

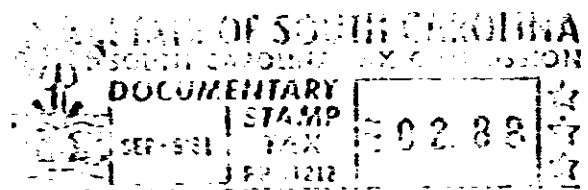
THIS MORTGAGE is made this 8th day of September 1981, between the Mortgagor, Robert L. O'Rear and Judy H. O'Rear (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S. C. 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVEN THOUSAND TWO HUNDRED and NO/100 (\$7,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 8, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 1991

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: being known and designated as Lot No. 134, Section III, of Subdivision known as POINSETTIA, said Subdivision being situated within the corporate limits of the Town of Simpsonville, plat of said Subdivision being recorded in the RMC Office for Greenville County in Plat Book PPP at page 141. A more particular description of said above numbered lot may be had by reference to said plat.

This being the same property conveyed to the mortgagors herein by deed of William H. Dresback and Lee V. Dresback June 20, 1978, recorded in Deed Volume 1081 at page 56.

This mortgage is second and junior in lien to that mortgage given to Heritage Federal Savings & Loan Association in the original amount of \$35,000.00 recorded June 20, 1978 in Mortgage Book 1435 at page 657.



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which has the address of 514 Poinsettia Drive, Simpsonville, S.C. 29681 (herein "Property Address");

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.

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