

MORTGAGE

THIS MORTGAGE is made this 22nd day of July 1982, between the Mortgagor, James Larry Patterson and Ann T. Patterson (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").

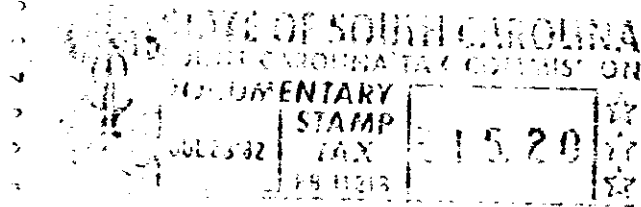
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Eight Thousand and No/100 (\$38,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 22, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2012.

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 certain piece, parcel or lot of land with buildings and improvements thereon situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina on the east side of Yellow Wood Drive, being known and designated as Lot 585 on plat of Section 6, Sheet No. 1 of two sheets, Westwood Subdivision, recorded in the R.M.C. Office for Greenville, S.C. in Plat Book 4-X, Page 100 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Yellow Wood Drive at the joint corner of Lots 584 and 585 and runs thence along the line of Lot 584 N. 47-00 E. 154.1 feet to an iron pin; thence along the line of Lots 589 and 588 N. 41-08 W. 86.7 feet to an iron pin; thence along the line of Lot 586 S. 46-00 W. 140 feet to an iron pin on the east side of Yellow Wood Drive; thence along Yellow Wood Drive S. 27-18 E. 9 feet to an iron pin; thence continuing along said drive S. 32-13 E. 77 feet to the beginning corner.

This being the same property conveyed to the mortgagors herein by deed of John R. Jarosh and Iris T. Jarosh dated July 22, 1982 and to be recorded herewith.



which has the address of Lot 585, Westwood Subdivision, 211 West Yellow Wood 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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