THIS MORTGAGE is made this. 4th day of October

19. 82, between the Mortgagor, Annie O. Dial

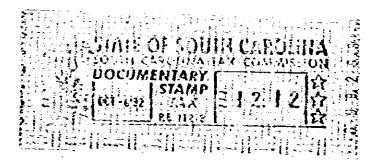
(herein "Borrower"), and the Mortgagee. HERITAGE

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").

ALL that piece, parcel or lot of land in Austin Township, County of Greenville, State of South Carolina, on the southern side of Laurel Drive, being known and designated as a portion of Tract No. 19 of the property of Central Realty Corporation, a plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book Y, at Page 85, and having the following metes and bounds, to-wit:

BEGINNING at the joint front corner of Tracts Nos. 18 and 19 on the southern side of Laurel Drive and running thence with the joint line of said tracts S.48-00E. 444 ft., more or less, to a point, thence in a southwesterly direction 100 ft., more or less, to a point in Tract No. 19, thence a new line through Tract No. 19 N.48-00W. 444 ft., more or less, to a point in the southern side of Laurel Drive, thence with the southern side of Laurel Drive 100 ft., more or less, in an easterly direction to the point of beginning.

This being the same property conveyed to the mortgagor herein by Deed of Hamilton Lott and Elizabeth N. Lott, dated June 17, 1982 and recorded in the RMC Office for Greenville County in Deed Book 1168 at Page 820, on June 18, 1982.



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.

SOUTH CAROLINA-1 to 4 Family-6/75-FRMA/FHLMC UNIFORM INSTRUMENT

[State and Zip Code]

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