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MORTGAGE

BOOK 1625 PAGE 509

THIS MORTGAGE is made this 1st day of September 1983, between the Mortgagors, Phillip M. Lackey and Janie B. Lackey (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 201 West Main Street, Laurens, South Carolina, 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seven Thousand Five Hundred and no/100 (\$7,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated Sept. 1, 1983 (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, 1993

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 43 on a plat of a subdivision known as Oakland Terrace, Sec. 2 near Greenville, S. C., prepared by C. C. Jones, C. E., January 1961, and recorded in the RMC Office for Greenville County in Plat Book 4-E at Page 193 and having the following metes and bounds, to-wit: BEGINNING at an iron pin on the southeastern side of Engel Drive joint front corner of Lot 42 and 43 and running thence with the joint line of said lots, S43-16E 150 feet to an iron pin, thence N46-44E 110 feet to an iron pin; thence N43-16W 150 feet to an iron pin on the southeastern side of Engel Drive; thence with Engel Drive, S40-44W 110 feet to the beginning corner.

This being the same property conveyed unto the mortgagors herein by deed of Mamie B. Parker by deed dated August 9, 1977, of record in the RMC for Greenville County, South Carolina, in Deed Book 1064 at Page 130, recorded on September 2, 1977.

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which has the address of 3 Engel Drive Greenville South Carolina 29607 (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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