MORTGAGE

THIS MORTGAGE is made this. 16th day of January.

19.84 between the Mortgagor, Jack B. Pendarvis and Joyce W. Pendarvis.

(herein "Borrower"), and the Mortgagee HERITAGE

(herein "Lender"), a corporation organized and existing under the laws of the United States of America , whose address is .201 West Main Street.

(herein "Lender"). THIS

NORTGAGE INCLUDES AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE.

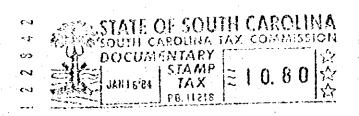
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Seven Thousand and .00/100 (27,000.00)

Dollars, which indebtedness is evidenced by Borrower's note dated January 16, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2014

ALL that certain piece, parcel or lot of land situate, lying and being on the Southern side of S. Pliney Circle in the Town of Simpsonville, County of Greenville, State of South Carolina, and being known and designated as a portion of Lot #33 on plat of League Estates, and having according to a recent survey by Webb Surveying and Mapping Company, dated September 6, 1966, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Southern side of S. Pliney Circle at the joint front corner of Lot #33 and 34 and running thence along said S. Pliney Circle, N. 59-30 E. 88 reet to an iron pin, thence on a new line through Lot #33, S. 23-20 E. 162 feet to an iron pin, then S. 55-26 W. 98.6 feet to an iron pin at the joint rear corner of Lots #33 and 34; thence with the common line of said lots, S. 2-00 W. 170.1 feet to the beginning corner.

This is the same property conveyed to Mortgagors herein by deed of Betty Meals, Executrix of the Estate of Emma L. Bell dated January 16, 1984 and recorded herewith.



which has the address of 204 S. Pliney Circle, Simpsonville, South Carolina [Street]

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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SOUTH CAROLINA--1 to 4 Family--6/75 --FNMA/FHEMC UNIFORM INSTRUMENT

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