## **MORTGAGE**

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..... (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"). THIS MORTGAGE INCLUDES AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE. WHEREAS, Borrower is indebted to Lender in the principal sum of . Thirty. Four . Thousand . Two . Hundred and 00/100 (\$34,200.00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated. January 31, 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 

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 of land, with any and all improvements thereon, lying, being and situate on the southeast side of Tollgate Road, in the Town of Simpsonville, Greenville County, South Carolina, being shown and designated as Lot No. 29 on a plat entitled "The Cedars" (formerly known as "Castlewood"), dated November 21, 1974, and recorded in Plat Book 4-X at Page 93 in the R.M.C. Office for Greenville County, and having such courses and distances, metes and bounds as will be shown by reference to said plat, which plat is incorporated herein by reference. Said plat was recorded November 22, 1974.

DERIVATION: Deed of SCN to the Borrower recorded February 1, 1984 in the R.M.C. Office for Greenville County, S.C. in Deed Book 1205 at Page 439\_.

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which has the address of . . 103 Tollgate Court Simpsonville

[Street] .... (herein "Property Address"); [State and Zip Code]

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-FNMA/FHLMC UNIFORM INSTRUMENT

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