

MORTGAGE

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THIS MORTGAGE is made this 4th day of June 19 84, between the Mortgagor, Mark N. Knowles and Jocelyn W. Knowles (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.

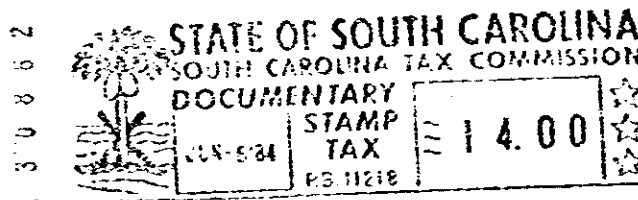
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-five thousand and no/100th (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 4, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 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 or lot of land, lying, being and situate in the County of Greenville, being shown and designated as Lot No. 41 on Plat #4 of West Georgia Heights prepared by Madison H. Woodward for B. F. Reeves dated February 13, 1963, and being more particularly described in accordance with said plat, to-wit:

BEGINNING at an iron pin in the edge of Blackhawk Drive at joint front corner of Lots 40 and 41 and running thence along joint property line of Lot 40 S. 89-47 E., 200 feet to an iron pin; thence N. 0-13 E. 151.7 feet to an iron pin; thence N. 23-52 E., 50 feet to an iron pin; thence along joint property line of Lot 42 S. 49-28 W., 209.2 feet to an iron pin in the edge of Blackhawk Drive; thence along edge of Blackhawk Drive S. 0-13 W., 109.5 feet to the point of beginning.

This being the same property conveyed to the Mortgagors by deed of even date to be recorded herewith.



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which has the address of Lot 41, Blackhawk Drive, West Georgia Hgts., Simpsonville, South Carolina 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 seized 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.