

MORTGAGE

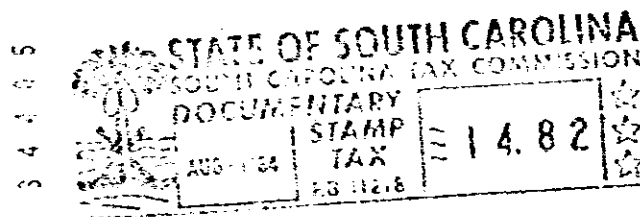
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THIS MORTGAGE is made this 31st day of July 1984, between the Mortgagor, Don A. Russell and Susan S. Clinard (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of 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 Forty-nine Thousand Three Hundred Seventy-five and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 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 July 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 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 125, Gray Fox Run, Section 1, according to a plat thereof prepared by C. O. Riddle, Surveyor, dated November 6, 1975, and revised March 4, 1976, in Plat Book 51-P, Page 16, and having according to said revised plat, the following metes and bounds, to-wit:
BEGINNING at an iron pin on the eastern side of the turnaround of Newington Green, joint front corner of Lots 124 and 125, and running thence with the joint line of said lots, N. 28-55 E. 139.6 feet to an iron pin in the rear line of lot 115; thence with the rear line of Lot 115, S. 47-07 E. 56.3 feet to an iron pin at the joint rear corner of Lots 114 and 115; thence with the rear line of Lot 114, S. 27-25 E. 70.5 feet to an iron pin at the rear corner of Lot 113; thence with the rear line of Lot 113, S. 14-23 E. 42.8 feet to an iron pin at the joint rear corner of Lots 125 and 126; thence with the joint line of said lot, S. 82-25 W. 127.3 feet to an iron pin at the joint front corner of Lots 125 and 126, on the eastern side of the turnaround of Newington Green; thence with the curvature of said Newington Green, the chord of which is N. 34-20 W. 45 feet to the point of beginning.
This being the same property conveyed to the Mortgagors herein by Deed of Lamar S. Summey, Jr. and Ann G. Summey recorded in Deed Book 1218, Page 363 in the RMC Office for Greenville County, South Carolina.



which has the address of 11 Newington Green, Taylors, South Carolina 29687 (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.

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