

MORTGAGE

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THIS MORTGAGE is made this 31st day of JULY 1984, between the Mortgagor, CHARLES R. STEWART and CAROLINE B. STEWART (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").

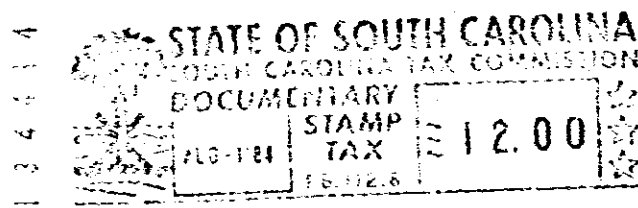
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and No. 100 -- (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 31, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2009;

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 known as Lot No. 32 as shown on plat entitled J. T. Jenkinson, prepared by Dalton & Neves, Engineers, dated July, 1932, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book H. at Page 207, and being on the Northern side of Lanneau Drive, near the City of Greenville, in Greenville Township, in the County of Greenville, in the State of South Carolina, and having, according to said plat, the following metes and bounds description, to-wit;

BEGINNING at an iron pin on the Northern side of Lanneau Drive, corner of Lot No. 33, and running thence with the line of said lot, N. 21-44 E. 175.3 feet to an iron pin; thence S. 79-09 E. 65-25 feet to an iron pin, corner of Lot No. 31; thence with the line of said lot, S. 21-44 W. 180.8 feet to an iron pin on Lanneau Drive; thence with the northern side of Lanneau Drive, N. 68-16 W. 65 feet to the beginning corner.

This is the identical property conveyed to the Mortgagors herein by deed of L. Reeves Dabney and Robert L. Wiggins, as Co-Executors under the Will of James Frank Sutherland, Deceased, dated July 31, 1984 and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1218, at Page 379, on August 1, 1984.



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which has the address of 13 Lanneau Drive, Greenville (City) S.C. (State and Zip Code) (herein "Property Address");

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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".

4.00CD

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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