

THIS MORTGAGE is made this 9th day of August, 1984, between the Mortgagor, William W. Anderson & Martha B. Anderson (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.

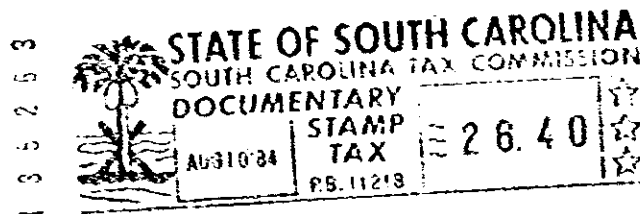
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-Eight Thousand & No/100 (\$88,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 9, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 251, Section V, Sheet 2, of Subdivision known as Poinsettia, said Subdivision being situated within the corporate limits of the Town of Simpsonville, plat of said Subdivision being recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 5-P at Page 34 and being more recently described on a plat prepared for Harold E. Moos, Jr. and Kimberly R. Moos dated October 18, 1983 by R. B. Bruce, R. L. S., recorded October 21, 1983 in Plat Book 10-D at Page 22 and having, according to the latter plat, the following metes and bounds, to-wit:

Beginning at an old iron pin on the southern edge of South Almond Drive, joint front corner with Lot 252, (said iron pin lying 980.6 feet from intersection of Rainwood Drive and South Almond Drive) and running thence S. 63-33 E., 97 feet to a point; thence S. 70-57 E., 13 feet to an iron pin, joint front corner with Lot 250; thence turning and running S. 26-31 W., 178.27 feet to an iron pin; thence turning and running N. 60-32W., 125 feet to an old iron pin; thence turning and running N. 31-33 E., 170.7 feet to an old iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Kimberly R. Moos to be recorded herewith, and by deed of W. Daniel Yarbrough, Jr. as Master in Equity to be recorded herewith.



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which has the address of 708 South Almond Drive, 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.

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