514 N.E. Main St.
Simpsonville, S.C.

RILEY & RILEY

580° 1407 HAS 125

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THOMAS P. HARVARD, JR. and EDNA JUNE T. HARVARD

(hereinaster referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (hereinafter referred to as Mortgagee), as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of

DOLLARS (\$40,000.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

August 1, 2007 , and

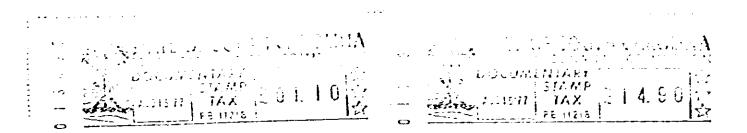
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE, being shown on plat entitled "Revised Lots of Section IV POINSETTIA", by J. L. Montgomery, III., dated July 30, 1974 and being all of Lot 164 and a portion of Lot 165, of said Section IV and having according to said Montgomery Plat, the following metes and bounds, to wit:

BEGINNING at an old iron pin on the Southeasterly side of Bonwood Avenue, at the joint front corner of Lots Nos. 162 and 164, and running along the Southeastern edge of Bonwood Avenue, N. 44-59 E., 84.67 feet to an iron pin; thence continuing with the Southeasterly side of Bonwood Avenue, N. 39-33 E., 90 feet to an iron pin in the front line of Lot No. 165; thence a new line through Lot No. 165, S. 48-20 E., 242.8 feet to an iron pin; thence S. 40-50 W., 138.8 feet to an old iron pin; thence S. 30-31 W., 98.5 feet to an old iron pin; thence along the line of Lot No. 163, N. 41-56 W., 115.9 feet to an old iron pin at the joint corner of Lots 162, 163 and 164; thence with the joint line of Lots 162 and 164 N. 27-52 W., 159.12 feet to the beginning corner.

Being the same property conveyed to the mortgagors herein by deed of Richard B. Biggs and Tonie C. Biggs, dated August 12, 1977, to be recorded herewith. See also Deed Volume 1006 at page 187.



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.