GCTO

MORTGAGE

v. 1476 . 023

THIS MORTGAGE is made this.

10th day of August
19.79, between the Mortgagor, Richard C. Viertel and Josephine A. Viertel

(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 Eighteen Thousand Two Hundred and No/100 ------ Dollars, which indebtedness is evidenced by Borrower's note dated. August 10, 1979 (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, 1994

BEGINNING at an iron pin on the southern side of Hillpine Drive at the joint front corner of Lots 99 and 100 and running thence with the common line of said lots, S 10-32 W 190.0 feet to an iron pin joint rear corner of said lots; thence with the rear line of Lot 106, N 79-28 W 100 feet to an iron pin joint rear corner of Lots 99 & 98; thence turning and running with the common line of said lots, N 10-32 E 190.0 feet to an iron pin joint front corner of said lots; thence with Hillpine Drive, S 79-28 E 100 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Marie A. Wills dated August 10, 1979 and recorded on even date herewith.

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which has the address of ... 108 Hillpine Drive, Simpsonville, South Carolina .29681

[Street] [City]

[State and Zip Code]

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 casements, 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 seised of the estate hereby conveyed and has the right to mortgage. Frant 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA -- 1 to 4 Family -- 6 75 -- FNMA/FHEMC UNIFORM INSTRUMENT

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