



MORTGAGE

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THIS MORTGAGE is made this 11th day of August 1980, between the Mortgagor, Willie Fred Horton, Jr. and Vicki Gibson Horton (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 Thirty Seven Thousand Four Hundred and 00/100 (\$37,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 11, 1980 (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, 2005

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 lot of land in Greenville County, South Carolina, known as Lot 18, Section I, Spring Valley Subdivision shown on plat dated August, 1963, and recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book XX, p. 157 and more particularly described as follows:

BEGINNING at the northwest corner of Lot 5 along Park View Road from iron pin proceed S 3-59 W 132.4 feet along rear lines of Lots 5 and 4 to iron pin, thence N 86-01 W 200 feet along side line of Lot 19 to iron pin at Wisteria Lane, thence N 3-59 E 85.9 feet along Wisteria Lane to iron pin, thence around the arc at the intersection of Wisteria Lane and West Park View Road, the radius of the arc being 25 feet and the chord 33.1 feet N 45-30 E to iron pin on West Park View Road, thence along West Park View Road N 87-00 E 179.4 feet to the POINT OF BEGINNING.

THE above property was deeded to the Mortgagors by deed of W. R. Jordal and Isabel S. Jordal, dated December 5, 1979, duly of record in the Office of the Clerk of Court for Greenville County, South Carolina, in Deed Book 1118 at Page 474.

which has the address of Route 6, Piedmont, South Carolina 29673 (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 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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