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CHARLES THE STATE OF THE STATE

MORTGAGE

2 & Tankersley

THIS MORTGAGE is made this. 17th day of July

19.81, between the Mortgagor, ... Gordon Richard Royd, Jr.

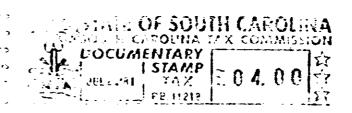
(herein "Borrower"), and the Mortgagee ... HERITAGE

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").

ALL that piece, parcel or tract of land, situate, lying and being in the State of South Carolina, County of Greenville, Fairview Township, containing 12.11 acres, more or less, and more particularly described as follows:

BEGINNING at a point, which is the Southwest corner of the intersection of Fairview Road and Jankins Bridge Road, and running thence along Fairview Road in a Southern direction 1122 feet, more or less, to a point; thence turning and running in a Western direction 544.5 feet, more or less, to a point; thence turning and running in a Northwestern direction 605.4 feet to a point on the Southern side of Jenkins Bridge Road; thence along Jankins Bridge Road, 998.9 feet to the point of beginning. This property is bounded on the North by Jankins Bridge Road, on the East by Fairview Road, on the South by Carroll Chandler, and on the West by Melvin Lindley.

THIS is the same property conveyed to the Mortgagor by deed of Gordon R. Boyd, Sr., as recorded in the RMC Office for Greenville County in Deed Book 1142 at Page 714, on February 13, 1981.



which has the address of	Route 2, Simpsonville, SC 2963	31
Willest the address of	[Street]	[City]
Chair and Zin Codel	(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.

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