

MORTGAGE

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THIS MORTGAGE is made this 13th day of August 1984, between the Mortgagor, Michael S. Cox and Nancy W. Cox (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").

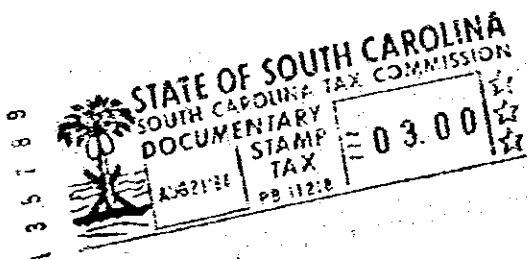
WHEREAS, Borrower is indebted to Lender in the principal sum of TEN THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 13, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1994

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 lying in the County of Greenville, State of South Carolina and being shown as Lot No. 4 on a plat of Colonial Acres Subdivision, recorded in the RMC Office for Greenville County in Plat Book EEE, at page 172, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Colonial Lane at the joint front corner of Lots 2 and 4 and running thence with the joint line of said lots N. 7-23 W., 214.3 feet to an iron pin; thence S. 80-38 W., 220 feet to an iron pin; thence S. 17-30 E., 242 feet to an iron pin on the northern side of Colonial Lane; thence with the side of said Lane, N. 72-30 E., 180 feet to an iron pin at the point of beginning.

This is the same property conveyed to the Mortgagor by deed of Horace Alberson recorded December 5, 1975 in Deed Volume 1028 at page 280.



which has the address of 104 Colonial Lane Greenville County (Street) (City); (herein "Property Address"); (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 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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