

FIRST MORTGAGE ON REAL ESTATE

MORTGAGE

1416 522

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: WILLIAM E. HENDERSON AND

REBECCA W. HENDERSON

(hereinafter 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

Forty Eight Thousand and no/100

DOLLARS (\$ 48,000.00), 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

November 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 on the southwestern side of North Almond Drive being shown and designated as Lot No. 170 of Poinsettia Subdivision, Section 4, a plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4N, Page 24 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southwestern side of North Almond Drive at the joint front corner of Lots 169 and 170 and running thence with the common line of said lots S. 15-57 W. 248.0 feet; thence along the line of Lot No. 172, S. 87-42 E. 118.4 feet to a point at the joint rear corner of Lots 171 and 170; thence along the common line of said lots, N. 30-50 E. 230.06 feet to a point on the southwestern side of North Almond Drive; thence along the southwestern side of said North Almond Drive, N. 70-33 E. 100 feet to a point; thence continuing along the southwestern side of said drive, N. 80-16 W. 75 feet to the point of beginning; and being the same property conveyed to the mortgagors herein by deed of Builders and Developers, Inc. recorded herewith in the RMC Office for Greenville County, South Carolina.

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.

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