

MORTGAGE

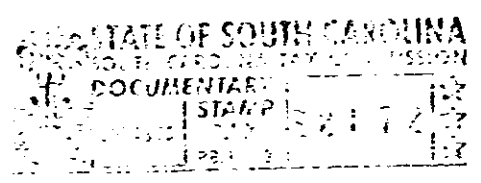
THIS MORTGAGE is made this 13th day of July 1979, between the Mortgagor, Jack E. McCain and Grace A. McCain (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S.C. 29360. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Four Thousand, Three Hundred and no/100 (\$54,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 13, 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 July 1, 2008

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 certain piece, parcel or lot of land, situate, lying and being within the City limits of the Town of Simpsonville, State and County aforesaid on the Northwest side of Oglewood Drive, and being shown as all of Lot 293 on Section V., Sheet I, of subdivision known as "Poinsettia" as shown on plat thereof prepared by Piedmont Engineers and Architects on July 19, 1974, which plat is recorded in the RMC Office, Greenville County, S. C. in Plat Book 4R at Page 87, reference to same being craved for a more detailed description.

Being the same property conveyed to Mortgagors by deed of instant date of Phillip E. Smith and Rebecca S. Smith, to be recorded simultaneously herewith.



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which has the address of 105 Oglewood Drive Simpsonville (Street) (City) S. C. (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 seized 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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