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MORTGAGE

2009 1495 560

THIS MORTGAGE made this 14th day of February 2009, between the Mortgagor, GEORGE O' SHIELDS BUILDERS, INC. (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").

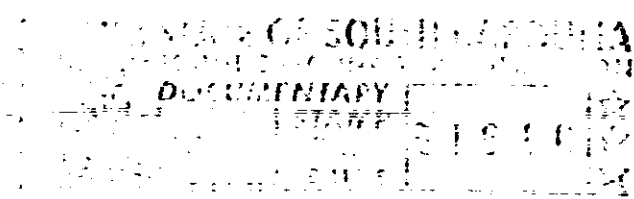
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY THOUSAND and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2009

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 in the State of South Carolina, County of Greenville, being known and designated as Lot No. 134 on Plat of Brentwood Subdivision, Section III, as recorded in Plat Book 5D at Page 42 in the RMC Office for Greenville County, and having according to said plat the following metes and bounds:

BEGINNING at a point on the Southern side of Brentwood Way and running N 60-29 E 83.3 feet to a point; thence N 67-18 E 27.0 feet to a point, said point being the joint front corner of Lots 133 and 134 of said plat; thence turning and running N 29-33 W 130.4 feet to a point, said point being the line of the creek; thence turning and running along the line of the creek S 0-21 W 66.85 feet to a point in the line of the creek; thence N 81-35 W 97.65 feet to a point, said point being the joint rear corner of Lots 134 and 135; thence turning and running S 29-30 E 131.9 feet to the point and place of BEGINNING.

This is the identical property conveyed to the mortgagor by deed of Rackley, Builder-Developer, Inc., to be recorded of even date herewith.



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which has the address of Lot 134, Brentwood Subdivision, Section III, Simpsonville, S. C. 29681 (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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