

514 N. Main Street
Simpsonville, SC 29681

MORTGAGE

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3:32 PM '80

THIS MORTGAGE is made this 7th day of August 1980, between the Mortgagor, Elaine W. Lollis (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 Eighteen Thousand and No/100 (\$18,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 7, 1980 (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, 1990.

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 piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, being shown as 2.19 acres on a survey for R. Leslie Lollis, Jr. and Elaine W. Lollis, dated December 7, 1973, prepared by Carolina Surveying Company and described, according to said plat, to-wit:

BEGINNING at a point in the center of Woodville Road, said point being 794 feet in a easterly direction from the intersection of Augusta Road and Woodville Road and running with the center of Woodville Road, N. 87-10 E., 143 feet to a point; thence continuing with the center of Woodville Road N. 89-40 E., 157 feet to a point; thence leaving Woodville Road and running S. 2-23 E., 316.4 feet to an iron pin; thence S. 87-42 W., 300 feet to an iron pin on the line of property of Lavelle F. Garrett; thence with the Garrett property line N. 2-22 W., 320.5 feet to an iron pin being the point of beginning.

This being the same property conveyed to the Mortgagor herein by deed of Billy M. Woods, recorded April 18, 1974 in Deed Volume 997 at page 353.

which has the address of Rt. 3, Box 413, Pelzer, South Carolina (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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