



MORTGAGE

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THIS MORTGAGE is made this 22nd day of May 19 81, between the Mortgagor, Robert Osment and Mary Ann Osment (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 Seventy-seven Thousand Five Hundred and no/100 (\$77,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 22 1981 (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, 2011.

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 Anderson and Greenville, State of South Carolina:

- (1) All that certain parcel of land located in the State of South Carolina, County of Anderson, Town of Belton, containing 1.99 acres, more or less, and being the remaining portion of a 5.44 acre parcel of land as shown on a plat by Robinson Engineering Service dated April 9, 1962, of record in Plat Book 52 at Page 181, LESS AND EXCEPTING, HOWEVER, a 3.45 acre parcel shown on a plat by Robert S. Spearman dated May 17, 1979, of record in Plat Book 87 at Page 769 conveyed by Stuart L. Hunter to Janet Davenport Waggett, of record in Deed Book 19-D at Page 55.

Said Property being more fully described as follows: BEGINNING at an IPN at the southwesternmost corner of lot herein described (said corner being joint to Haynie Parkway and Lot 91 as shown on the aforesaid Robinson Engineering Plat); and running N 10-17 W 200.0 feet to IPO; running therefrom N 29-29 W to IPO; running therefrom N 40-05 W to Conc. Monu. Old; running therefrom N 77-50 E 247.5 feet to IPN (said IPN shown on the aforesaid Spearman Plat); running therefrom S 17-24 E 539.01 feet to IPN (also shown on aforesaid Spearman plat); running therefrom S 79-58 W 150.0 feet to point of beginning. Said property being bounded on the North by various owners, on the East by 3.45 acre parcel, on the South by Haynie Parkway, on the West by Lot 91, 88 and 89.

- (2) ALSO, 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 171 of a subdivision known as Coach Hills as shown on plat prepared by Piedmont Engineers, Architects and Planners dated September 26, 1974 and recorded in the RMC Office for Greenville County, in Plat Book 4-X at Pages 85 and 86 and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the northern side of Olde Orchard Lane at the joint front corner of Lots 171 and 172 and running thence with the joint line of said lots, N 3-06 W 149.7 feet to an iron pin at the joint rear corner of Lots 171 and 172; running thence with the rear line of Lots 171, N 86-57 E 100 feet to an iron pin at the joint rear corner of Lots 170 and 171; running thence with the joint line of said Lots, S 3-08 E 149.42 feet to an iron pin on the northern side of Olde Orchard Lane; thence with the northern side of Olde Orchard Lane, S 86-53 W 100 feet to the point of beginning.

(SEE ATTACHMENT FOR DERIVATION) which has the address of Haynie Parkway, Belton, S.C. and 14 Olde Orchard Lane, Greenville, S.C. (herein "Property Address");

mortgagor's Address: Anderson St Belton, S.C. 29627

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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