

FILED  
AUG 14 2 05 PM '81  
DONNIE STANKERSLEY  
R.M.C.  
MORTGAGE

THIS MORTGAGE is made this 6 day of August 1981, between the Mortgagor, John L. Center and Lavona R. Center (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 SIXTEEN THOUSAND and NO/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 6, 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, 1996

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Mauldin, known as Lot No. 42 on a plat of addition to Knollwood Heights, recorded in the RMC Office for Greenville County in Plat Book PPP, at page 6, and having the following metes and bounds:

BEGINNING at a point on the northeastern edge of Braddock Drive at joint front corner of Lots Nos. 41 and 42 and running thence along line of Lot 41 N. 72-50 E. for a distance of 165 feet to a point; thence along a line of Lot 45 S. 17-10 E. for a distance of 110 feet to a point; thence along a line of Lot 43 S. 72-50 W. for a distance of 160 feet to a point on the northeast edge of Braddock Drive; thence along northeast edge of Braddock Drive N. 17-10 W. for a distance of 110 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of James R. and Lorraine N. Matthews dated June 8, 1973, recorded June 8, 1973 in Deed Book 976 at page 339. This mortgage is second and junior in lien to that mortgage given to Laurens Federal Savings and Loan Association (now Heritage Federal Savings & Loan Association) in the original amount of \$40,000.00 recorded in the RMC Office for Greenville County, South Carolina December 15, 1976 in Mortgage Book 1385 at page 299.

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP TAX  
\$ 08.40  
PH 11213

which has the address of 107 Braddock Road, Mauldin (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 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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