

MORTGAGE

JAN 22 11 00 AM '82

98018 HERSLEY

THIS MORTGAGE is made this 22nd day of January
19 82 between the Mortgagor, Howard G. Hiser and Sharon M. Hiser
. (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 . Eleven Thousand and No/100
. Dollars, which indebtedness is evidenced by Borrower's note
dated January 22, 1982 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1992

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 being known and designated as
Lot No. 137, Section III, POINSETTIA Subdivision, Simpsonville, South Carolina,
plat of said subdivision being recorded in the RMC Office for Greenville County,
South Carolina in Plat Book PPP, at Page 141.

A more particular description of said above numbered lot may be had by reference to
said plat.

Derivation: Doris James Woodward, Deed Book 1161, at Page 338, recorded
January 22, 1982.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STATE TAX
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which has the address of 520 Poinsettia Drive, Simpsonville
[Street] [City]
South Carolina 29681 (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 improve-
ments 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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