

GREENVILLE COUNTY

MORTGAGE

BOOK 1404 PAGE 275

THIS MORTGAGE is made this 16th day of July, 1977, between the Mortgagor, E. William Heikkila and Betsy L. Heikkila (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street Columbia, South Carolina (herein "Lender").

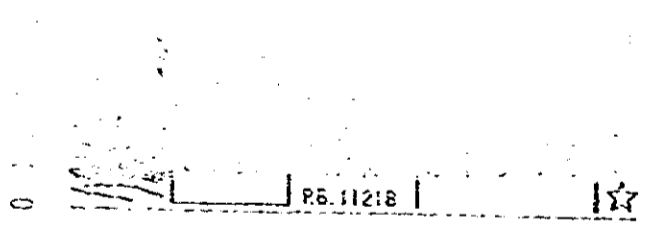
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-six Thousand Nine Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 16, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2007

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 those pieces, parcels or lots of land together with all buildings and improvements, situate, lying and being on the northern side of Westminister Drive (formerly known as Augusta Drive East) in the City of Greenville, Greenville County, South Carolina, being shown and designated as Lot No. 20 and a small portion of lots nos. 1 and 2 on a plat of Augusta Circle, recorded in the R.M.C. Office for said county and state in Plat Book F, Pages 22 and 23, and having according to a composite plat thereof made by R. B. Bruce, Surveyor, dated April 12, 1967, recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book QQQ, Page 87, the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Westminister Drive at the joint front corners of lots nos. 19 and 20 and running thence along the common line of said lots and into lot no. 2 N. 21-35 E. 150 feet to an iron pin; thence a line through lots nos. 1 and 2 S. 71-01 E. 50 feet to an iron pin; thence a line along lot no. 12 and through part of lot no. 1 S. 21-35 W. 150.0 feet to a point on the northern side of Westminister Drive; thence with the northern side of Westminister Drive N. 71-01 W. 50 feet to the point of beginning.

This is the same property conveyed to E. William Heikkila and Betsy L. Heikkila by deed of Philip T. Bradley dated July 16, 1977, to be recorded herewith.



which has the address of 103 Westminister Drive, Greenville, S. C. 29605 (herein "Property Address");
[Street] [City] [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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