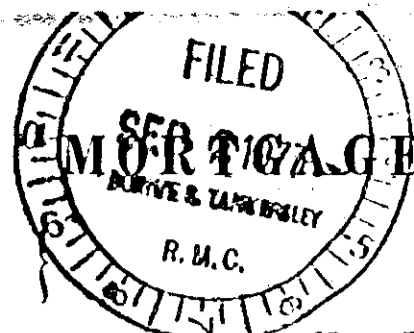


FIRST MORTGAGE ON REAL ESTATE



1409 PAGE 7

STATE OF SOUTH CAROLINA

COUNTY OF ANDERSON

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Philip M. Lackey and Janie B. Lackey-----

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (hereinafter referred to as Mortgagee), as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of

Thirty-six Thousand and no/100-----

DOLLARS (\$ 36,000.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

August 1, 2007, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"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 Anderson, situate in Belton Township, and being shown and designated as Tract Four (4) containing 3.58 acres, more or less, on a plat made by Charles C. Vaughan dated February, 1973, and being duly of record in the Office of the Clerk of Court for the County of Anderson, State of S.C., in Plat Book 77 at Page 904 and having such shapes, metes, courses and distances as will more fully appear by reference unto said plat as follows: BEGINNING AT a point in center of S. C. Hwy. 20 and running thence down the center of said highway N20-36W 200.0 feet to a point in center of said S. C. Hwy. 20; thence N89-52W 836.0 feet to a nail and cap; thence S31-00E 312.4 feet to a nail and cap; thence N79-43E 116.0 feet to an iron pin; thence N13-19W 84.5 feet to an iron pin; thence S87-48E 654.0 feet to the point of beginning. Said property being bounded by S. C. Hwy. 20, Tract Five (5) as shown on said plat; by and unnamed lot as shown on said plat. This being the same tract of land conveyed unto the Mortgagors herein by deed of Evelyn B. Bannister Fullbright, Ethel B. Tumblin, Rebecca B. Callaham, David E. Bannister, Joe A. Lackey, Rachel L. Hamby and J. Carol Lackey dated March 5, 1973, recorded in the Office of the Clerk of Court for Anderson County, S.C., in Deed Book 17-M at Page 112.

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AND ALSO: ALL that certain piece, parcel or lot of land, lying, being situate in Belton Township, Anderson County, School District #1, State of S.C., and being shown and designated as Lot No. 10 and containing 5.639 acres, more or less, on a plat by F. E. Ragsdale, S.C. RLS, #2303, dated September, 17, 1973, and being duly of record in the Office of the Clerk of Court for Anderson, S. C., in Plat Book 78 at Page 609 and having such metes, shape, courses and distances as will more fully appear by reference unto said plat as follows: BEGINNING at a point where Lots #8 and #10 join and proceeding S20-02E 292.8 feet to a n & c, thence S89-54W 837.8 feet to n & c thence N31-06W 337.1 feet to n & c, thence S89-14E 911.2 feet to the point of beginning. Bounded by Lot #8 of said plat, Lot #11 of said plat and other property of Philip Lackey. This being the same lot of land conveyed unto the Mortgagors herein by deed of Evelyn B. Fullbright and Ethel L. Tumblin dated January 23, 1974, of record in the aforesaid Clerk's Office in Deed Book 17-R at Page 477. AND ALSO: (OVER)

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.



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