TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joe E. Cothran

(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 Mortgagor), 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 Six Thousand and no/100

DOLLARS (\$ 6,000,00), 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

November 1, 1989

, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe 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 Mortgagoe at any time for advances made to or for his occount by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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 Greenville, Dunkling Township Said land lying and being on the Southern side of Beech Springs Road and having the following metes and bounds; BEGINNING at a point on the Southern side of Beech Springs Road and running thence along the Southern side of Beech Springs Road S. 83-45 W. 90 feet to a point; thence along an old road S. 5-07 E. 190 feet to a point; thence N. 83-45 W. 90 feet to a point; thence N. 5-07 W. 190 feet to the beginning corner and containing 0.4 acres more or less.

This being the same piece of land conveyed unto the Mortgagor herein by deed of Bobby Ray Kelly, dated May 24, 1974, recorded in the Office of the Clerk of Court for Greenvill County, South Carolina, in Deed Book 999 at Page 628.

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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.