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GREENVILLE S.C.
S. T. HAYES
REC'D

MORTGAGE

BOOK 1449 PAGE 003

THIS MORTGAGE is made this 9th day of November 1978, between the Mortgagor, Donald C. Wilklow and Carol M. Wilklow (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 fifteen thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 9, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1998;

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 piece, parcel or lot of land, situate, lying and being in Greenville County, South Carolina, on the southern side of South Almond Drive and being a portion of Lot 262 as shown on plat of Poinsettia, Section V, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R at Page 87, and having according to said plat the following metes and bounds:

BEGINNING at a point on the southerly edge of South Almond Drive at the joint front corner of Lots 263 and 262 and running thence along the southern edge of South Almond Drive, S. 80-00 E. 41.0 feet to a point; thence continuing along the southern edge of South Almond Drive, N. 84-37 E. 46.5 feet to a point; thence through the easterly edge of Lot 262, S. 5-23 E. 175 feet to a point; thence S. 84-37 W. 105 feet to a point; thence S. 58-06 W. 38.4 feet to a point; thence along a line of Lot 263, N. 9-19 E. 209.9 feet to the beginning corner, and being the same property conveyed by Builders and Developers, Inc. to Donald C. Wilklow and Carol M. Wilklow by a deed dated November 9, 1978, and recorded herewith.

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OFFICE OF THE CLERK
STATE OF SOUTH CAROLINA
RECORDS AND DEEDS
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which has the address of 410 South Almond Drive, Simpsonville, South Carolina, 29681 (herein "Property Address");

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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