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THIS MORFGAGE ISTANCE TO BE Agril 170 Agril Morrospor S. Tames C. Heavner and Margaret C. Heavner 19.79, between the Montgagor, s., .. James. C. . Heavner and . Margaret. C. . Heavner (herein "Borrower"), and the Mortgagee,

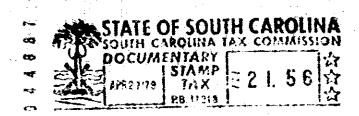
Carolina Federal Savings & Loan Association ..., a corporation organized and existing under the laws of the State of South Carolina, whose address is 500 East Washington . Street, Greenville, South Carolina (herein "Lender").

Whereas Borrower is indebted to Lender in the principal sum of Fifty-Three Thousand Nine Hundred and No/100-------Dollars, which indebtedness is evidenced by Borrower's note dated. April 27, 1979..... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on. April. 1, 2009......

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, Southern side of Windward Way, State of South Carolina: being known and designated as Lot No. 95 as shown on a plat prepared by Dalton & Neves, entitled Devenger Place, Section IV, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-H, Page 5, and revised and re-recorded in Plat Book 6-H, at Page 24, and having, according to said plat, the following metes and bounds: BEGINNING at an iron pin on the Southern side of Windward Way, at the joint front corner of Lots 95 and 96, and running thence with the line of Lot No. 96, S. 33-25 E. 160 ft. to an iron pin; thence N. 56-35 E. 80 ft. to an iron pin; thence along the property of Terrence Anne Greer, N. 22-03 W. 163.3 ft.

112.16 ft. to the point of beginning. THIS being the same property conveyed to the mortgagors by William E. Smith, Ltd., by deed dated April 27, 1979, and recorded in the R.M.C. Office for Greenville County in Deed Book 10/, Page 36/, on April 27, 1973

to an iron pin on Windward Way; thence along said Windward Way, S. 56-35 W.



[State and Zip Code]

South Carolina (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 casements, 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.

MORTGAGE