

GRANT FILED
S.C.

MORTGAGE

THIS MORTGAGE is made this 24th day of APRIL 1980, between the Mortgagor, MARK C. & CONCEPCION N. WYLDER (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 Twenty Three Thousand Eight Hundred Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1980 (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, 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 that certain piece, parcel or lot of land, situate, lying and being in the Town of Simpsonville, Austin Township, being shown on plat thereof recorded in Plat Book 4X at page 100, in the RMC Office for Greenville County, State of South Carolina. Reference is hereby made to said plat for a more particular description, being Lot No. 695, Section VI of WESTWOOD Subdivision.

This conveyance is made subject to the restrictive covenants affecting Section VI of WESTWOOD Subdivision, said restrictive covenants being recorded in the RMC Office for Greenville County, South Carolina, in Deed Volume 1013 at page 61.

This conveyance is also made subject to any restrictive covenants, building setback lines and rights of way and easements which may affect the above described property.

Being the same property conveyed to Don H. Howell and Diane W. Howell herein by deed of James R. Wham and Jennifer J. Wham, dated October 28, 1977, recorded November 1, 1977, in the RMC Office for Greenville County in Deed Volume 1067 at page 683.

The same being conveyed by Don H. Howell and Diane W. Howell to Mark C. and Concepcion N. Wylder by deed dated and recorded concurrently herewith.

RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, SOUTH CAROLINA
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which has the address of 1215 Davenport Road, Westwood Sub., Simpsonville, S.C. 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 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 seized 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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