

MAY 29 1980

THIS MORTGAGE is made this 29th day of May, 1980, between the Mortgagor, Gary A. Cottingim and Debbie S. Cottingim (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").

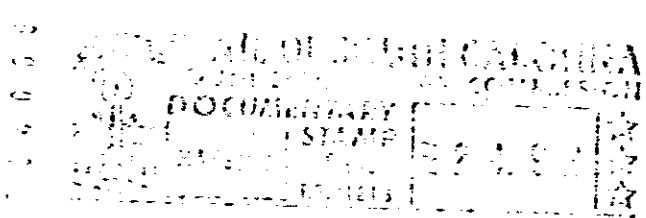
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-two Thousand Three Hundred and No/100 (\$62,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 29, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on

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 State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the corporate limits of the City of Mauldin, being shown on a plat by R. B. Bruce, R.L.S., as Lot No. 131 on a plat of Forrester Woods, Section 7, recorded in the R.M.C. Office for Greenville County in Plat Book 5-P at pages 21 and 22, and having the following metes and bounds as shown thereon, to-wit:

BEGINNING at a point on Piney Grove Road, the joint corner of Lots Nos. 131 and 132, and running with said Piney Grove Road, N. 12-06 E., 135 feet to a point along the curvature and the intersection of Piney Grove Road with Cherry Hill Road; thence with said curvature, N. 51-13 E., 38.8 feet to a point on Cherry Hill Road; thence with Cherry Hill Road, S. 89-40 E., 85 feet to a point, the joint corner of Lots Nos. 130 and 131; thence with the common line of said Lots, S. 10-36 W., 204 feet to a point along the line of Lot No. 132; thence turning and running with the common line of Lots Nos. 121 and 132, N. 67-15 W., 115 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Danco, Inc. of even date, to be recorded herewith.



which has the address of Route 10, Piney Grove Road, Greenville
[Street] [City]
..... S. C. 29607 (herein "Property Address");
[State and Zip Code]

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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