

FILED  
GREENVILLE CO. S. C.

SEP 11 2 37 PM '80

DONNIE S. TANKERSLEY

# MORTGAGE

RENEGOTIABLE RATE  
See Rider Attached

THIS MORTGAGE is made this 9th day of September, 1980, between the Mortgagor, Golden Strip Realty, Inc.

(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").

This mortgage includes a renegotiable rate mortgage rider which is hereby incorporated by reference and made a part hereof.

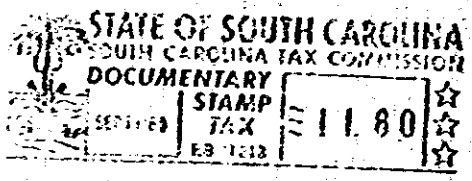
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-nine Thousand Five Hundred and No/100 (\$29,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 9, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2009 further providing for renewals at intervals of every 3 years with adjustments to interest rates and monthly payments at each renewal; with final maturity on 9-1-2009 at which time the balance of indebtedness, if not sooner paid, shall come due and payable.

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 lot of land with the buildings and improvements thereon situate on the west side of Agewood Drive in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 424, Section V, Sheet One on plat of Westwood Subdivision made by Piedmont Engineers and Architects, November 28, 1972, recorded in the RMC Office for Greenville County, S.C. in Plat Book 4-X, page 62, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Agewood Drive at the joint corner of Lots 423 and 424 and runs thence along the line of Lot 423 N. 85-12 W. 140 feet to an iron pin; thence N. 4-48 E. 86 feet to an iron pin; thence along the line of Lot 425 S. 85-12 E. 140 feet to an iron pin on the west side of Agewood Drive; thence along Agewood Drive S. 4-48 W. 86 feet to the beginning corner.

This being the same property conveyed to the Mortgagor herein by deed of James W. and Betty M. Sauls August 22, 1980 Recorded August 25, 1980 in Deed Volume 1131 at page 886.



which has the address of 503 Agewood Drive, Simpsonville (Street) (City) S.C. 29681 (State and Zip Code) (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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