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OCT 3 00 PM '80
SOUTH CAROLINA
R.M.C. WARRERSLEY

MORTGAGE
RENEGOTIABLE RATE
See Rider Attached

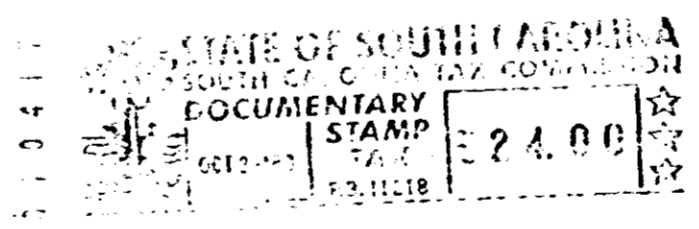
BOOK 1519 PAGE 77

THIS MORTGAGE is made this 2 day of October, 1980, between the Mortgagor, Elizabeth H. deKrafft, (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 Sixty Thousand and no/100-- Dollars, which indebtedness is evidenced by Borrower's note dated October 2, 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 January 1, 2011 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 1/1/2011 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, City of Simpsonville, being shown and designated as Lot 145 on plat of Poinsettia Subdivision, Section III, as recorded in the RMC Office for Greenville County in Plat Book PPP, Page 141 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the edge of Hillpine Drive at the joint front corner of Lots 144 and 145 and running thence with said Drive N. 19-17 E., 58.0 feet to a point; thence still with said Drive N. 2-55 E., 47.3 feet to a point, joint front corner of Lots 145 and 146; thence with the common line of said Lots N. 66-17 E., 261.6 feet to a point, joint rear corner of said Lots; thence along the rear of Lot 145 S. 16-33 W., 200.0 feet to a point, joint rear corner of Lots 144 and 145; thence with the common line of said Lots N. 86-07 W., 196.3 feet to a point, joint front corner of said Lots on the edge of Hillpine Drive, the point of beginning.

This is the identical property conveyed to the mortgagor by deed of Poinsett Realty Company to be recorded on even date herewith.



which has the address of Lot 145, Hillpine Drive, Simpsonville, South Carolina 29681 (herein "Property Address");
[Street] [City] [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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