

Mortgagee's Address: 201 West Main Street, Laurens, SC 29360

FILED
S.C.
NOV 14 PM '80

MORTGAGE

RENEGOTIABLE RATE
See Rider Attached

1028 1111

THIS MORTGAGE is made this 25th day of November 1980, between the Mortgagor, Robert C. McDaniel and Vivian W. McDaniel

(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 ---Thirty Six Thousand and No/100 (\$36,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 25, 1980 (herein "Note"), providing for monthly installments of principal and interest

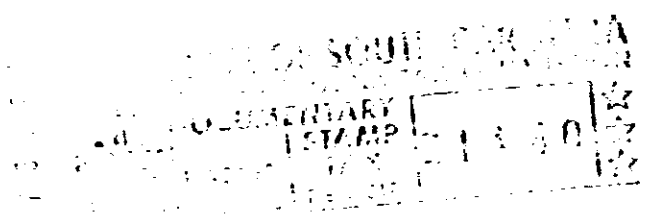
with the balance of the indebtedness, if not sooner paid, due and payable on 11-1-2000 further providing for renewals at intervals of every 3 years with adjustments to interest rates and monthly payments at each renewal; with final maturity on 11-1-2000 at which time the balance of indebtedness, if not 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 piece, parcel or lot of land, situate, lying and being in Austin Township, Greenville County, State of South Carolina, containing 1.80 acres, more or less, and according to a plat prepared by W. J. Riddle, April, 1947, has the following metes and bounds, to-wit:

BEGINNING at an iron pin at the intersection of a road leading to Bethel Church, and a road leading to Mauldin and thence along the center of the road to Mauldin S. 14 E. 99 feet to an iron pin; thence along center of road leading to Simpsonville S. 36-15 E. 161 feet to an iron pin; thence N. 58 E. 313.7 feet to an iron pin on a branch; thence with the branch as a line N. 36-45 W. 263.5 feet to a point in the center of Bethel Road; thence S. 56-30 W. 273.9 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Martha W. Greene dated November 25, 1980, and to be recorded of even date herewith.



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which has the address of Route 6, Apple Blossom Lane, Simpsonville, (Street) (City)
S. C., 29681 (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 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.

G.C.C.C.I

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