

514 N. Main
Simpsonville, SC 29681

MORTGAGE

1533-979

APR 1 2 28 PM '81

THIS MORTGAGE is made this 30th day of April 1981, between the Mortgagor, James C. Chandler, Sr. and James C. Chandler, Jr. (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 Twelve Thousand Eight Hundred and No/100 (\$12,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 1981 (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, 1996

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:

TRACT NO. 1: ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Town of Simpsonville, in the Woodside Mill Village and being more particularly described as Lot No. 44 on plat entitled "Subdivision of Woodside Mills, Simpsonville, South Carolina" made by Piedmont Engineers in February 1953, and recorded in the R.M.C. Office for Greenville County in Plat Book GG, Page 5. According to said plat, the lot herein is also known as No. 27 A Street and fronts thereon for a distance of 76 feet. The said lot being designated on the tax records for Greenville County as Lot 44, 27 Beattie Street. TRACT NO. 2: ALL that piece, parcel or lot of land, with improvements thereon, situate lying and being in the State of South Carolina, County of Greenville, Town of Simpsonville, in Woodside Mills Village, and being more particularly designated as Lot No. 58 on a plat entitled "Subdivision of Woodside Mills, Simpsonville, South Carolina", made by Piedmont Engineering Service, Greenville, South Carolina, February 1953, and recorded in the R.M.C. Office for Greenville County in Plat Book GG, Page 5. According to said plat the within described lot is also known as No. 24 A Street and fronts thereon 89 feet. The said lot also being known as No. 24 Beattie Street.

This being the same property conveyed to the Mortgagors herein by deed of Dewey R. Gossett and Gayle P Gossett of even date, to be recorded herewith.

which has the address of 205 and 208 Beattie Street, Simpsonville, S.C. 29681 (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 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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