

Mortgagee's address: 201 West Main Street, Simpsonville, S. C. 29681

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GREENVILLE CO. S. C.

MORTGAGE

BOOK 1511 PAGE 311

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ONNIE THIS MORTGAGE is made this 15th day of May 1981 (between the Mortgagor, Donald F. Kizer and Theresa B. Kizer (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").

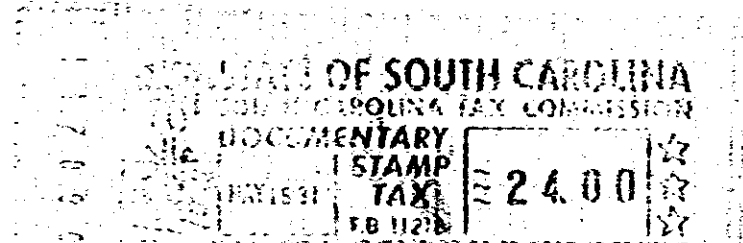
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and no/100-- (\$60,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 1, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2011.

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 on the eastern side of Bethel Road in Austin Township, Greenville County, South Carolina being shown and designated as Lot No. 42 on a plat of Holly Tree Plantation made by Enwright Associates, Engineers dated May 28, 1973, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-X, pages 32 through 37 inclusive, reference to which is hereby craved for the metes and bounds thereof.

The above described property is hereby conveyed subject to building setback lines, and easements shown on the aforementioned recorded plat of Holly Tree Plantation and to the Declaration of Covenants and Restrictions recorded in the RMC Office for Greenville County, S. C. in Deed Book 977, page 583 and to a twenty-five foot sanitary sewer line easement crossing through the rear portion of the above described property.

This is the same property conveyed to the mortgagors herein by deed of W. N. Leslie, Inc., on even date, and recorded in Deed Book 1148, page 140, RMC Office for Greenville County.



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which has the address of 3004 Bethel Road Simpsonville S. C. 29681 (herein "Property Address");

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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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