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S.C.

MORTGAGE

BOOK 1543 PAGE 352

THIS MORTGAGE is made this 1st day of June 19 81, between the Mortgagor, PATSY M. HIPPS (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 NINE THOUSAND FIVE HUNDRED & NO/100 (\$9,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 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 June 1, 1989

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: Austin Township, Tax District No. 130, being part of a 43.2 acre tract owned by J. P. Hipps at the time of his death, and being shown on plat made by Campbell & Clarkson, Surveyors, April 22, 1968, and having the following metes and bounds:

BEGINNING at a point in Howard Drive, north of Georgia Road, and thence running along said Drive N. 36-15 W. 215 feet to a point; thence N. 53-45 E. 180 feet to Vaughn line; thence along same S. 36-15 E. 215 feet to a point; thence S 53-45 W. 180 feet to the beginning in Howard Drive, (see plat recorded in plat book XXX, page 185), being the same property conveyed to the Mortgagor herein by deed of Frank P. McGowen, Jr., Master in Equity, recorded in Deed Volume 845 at page 195 May 31, 1968, in the RMC Office for Greenville County, S.C.

This mortgage is second and junior in lien to that mortgage given to Laurens Federal Savings & Loan Association (now Heritage Federal Savings & Loan Association) in the original amount of \$12,000.00, recorded in the RMC Office for Greenville County, S.C. in Mortgage Book 1099 at page 254 on August 2, 1968.

DOCUMENTARY STAMP TAX \$ 0 3 8 0

which has the address of Rt. 2. Johnson Drive, Simpsonville (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 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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