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2008 1560 FASE 992

THIS MORTGAGE is made this.

4th day of January

82, between the Mortgagor, RODGER N. JENKINS AND SHARYN R. JENKINS

(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 FIFTY ONE THOUSAND, SIX HUNDRED and No/100------ Dollars, which indebtedness is evidenced by Borrower's note dated. January 4, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 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 in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 23 on a plat entitled "Pine Tree" by Piedmont Engineers, Architects, Planners, dated March 19, 1974, and recorded in Greenville County Plat Book 5-D at Page 63, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern edge of Needles Drive, at the joint front corner with Lot 22, and running thence with the eastern edge of Needles Drive, N. 27-37 W. 108.1 feet to a point at the intersection of Needles Drive with Pine Tree Drive; thence with said intersection, N. 26-42 E. 29.25 feet to the southern edge of Pine Tree Drive; thence with the southern edge of Pine Tree Drive, as follows: N. 81-00 E. 22.1 feet N. 87-00 E. 50 feet; N. 89-30 E. 77.9 feet to the joint rear corner with Lot 24; thence with the joint line with Lot 24, S. 20-54 E. 162.9 feet to a point at the joint rear corner with Lot 22; thence with the joint line with Lot 22, S. 62-39 W. 152.3 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Builders & Developers, Inc., dated December 30,1981, and recorded simultaneously herewith.

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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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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