

MORTGAGE

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THIS MORTGAGE is made this 29th day of July 1982, between the Mortgagor, Thomas J. Herring and Diana B. Herring (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 Dollars, which indebtedness is evidenced by Borrower's note dated July 29, 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 July 1, 2012.

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 certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and described as Lot No.65 in a subdivision known as Camelot and shown on plat entitled "Camelot" dated November 5, 1968, prepared by Piedmont Engineers and Architects, and recorded in Plat Book WWW at Page 47 in the RMC Office for Greenville County, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Lancelot Drive at the joint corner of Lots 64 and 65 and running thence with Lancelot Drive, S. 50-38 W. 40.0 feet to a point; thence continuing S. 46-14 W. 75.0 feet to an iron pin on Lancelot Drive at the joint front corner of Lots 66 and 65; thence with the common line of said lots, N. 57-20 W. 183.6 feet to an iron pin at the joint rear corner of said lots; thence with the common rear lot lines of lots numbered 65 and 55, N. 44-38 E. 128.0 feet; thence N. 56-55 E. 50 feet to an iron pin at the joint rear corner of Lots 64 and 65; thence with the common line of said lots, S. 37-37 E. 176.9 feet to an iron pin, the point of beginning, being the same property conveyed to the Mortgagors herein by Deed of John Robert Massey, Jr. and Marilyn Simon Massey, dated Jan. 28, 1982 and recorded in Deed Book 1170, Page 967, on July 30, 1982 in the R.M.C. Office for Greenville Co.

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which has the address of 509 Lancelot Drive 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 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.

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