

MORTGAGE

THIS MORTGAGE is made this 23rd day of August 19 82, between the Mortgagor, John F. Heindel and Sondra J. Heindel (herein "Borrower"), and the Mortgagee, Security Federal Savings and Loan Association of Columbia, Columbia, S. C., a corporation organized and existing under the laws of the United States, whose address is 1233 Washington Street, Columbia, South Carolina, 29201 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-five Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 23, 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 September 1, 2007.

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 with all buildings and improvements thereon, situate, lying and being on the southern side of Robinwood Drive in the Town of Simpsonville, Greenville County, South Carolina being known and designated as Lot No. 352 as shown on a plat entitled POINSETTIA SECTION 5 made by Piedmont Engineers and Architects dated July 19, 1974, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5-P at Page 34 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Robinwood Drive at the joint front corner of lots nos. 340 and 352 and running thence S. 10-58 E. 142.66 feet to an iron pin; thence S. 41-00 W. 65.0 feet to an iron pin at the joint rear corner of lots nos. 351 and 352; thence along the common line of said lots, N. 48-49 W. 159.18 feet to an iron pin on the southerly side of Robinwood Drive; thence along the southerly side of Robinwood Drive, N. 46-14 E. 42.08 feet to an iron pin, N. 61-02 E. 108.91 feet to an iron pin and N. 75-58 E. 10.0 feet to an iron pin, the point of beginning.

The above described property is the same property conveyed to the mortgagors by deed of Builders and Developers, Inc. to be recorded herewith.

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GREENVILLE COUNTY, S.C.

which has the address of 110 Robinwood Drive Simpsonville
[Street] [City]
S.C. 29681 (herein "Property Address");
[State and Zip Code]

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.

MORTGAGEE'S MAILING ADDRESS:

SOUTH CAROLINA POST OFFICE BOX 11129
COLUMBIA, SOUTH CAROLINA 29211

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