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DONALD S. BERSLEY
R.M.C.

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GREENVILLE
AUG 15 12 16 PM '83

MORTGAGE

THIS MORTGAGE is made this Fifteenth day of August, 1983, between the Mortgagor, JAMES R. FLOYD and BARBARA R. BROWN, DDS (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 201 West Main Street — Laurens, South Carolina 29360 (herein "Lender").

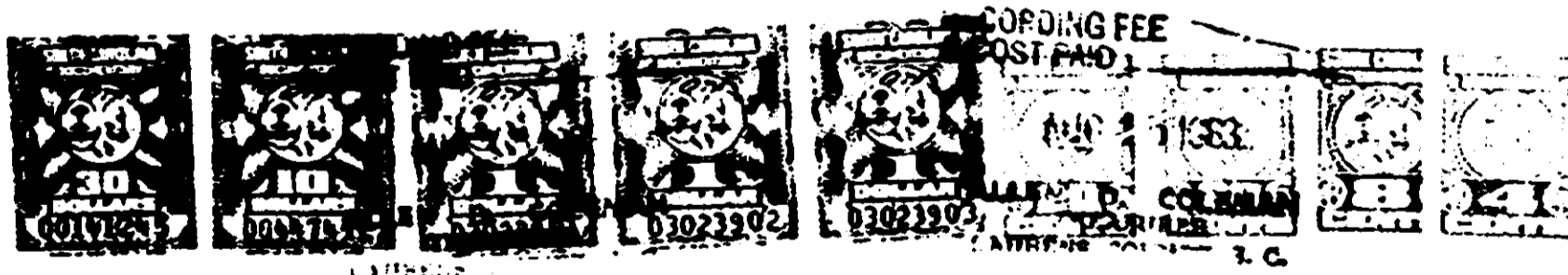
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Eight Thousand Eight Hundred and No/100 (\$108,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 15, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2008.

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 AND LAURENS, State of South Carolina:

GREENVILLE: Lot #27 as shown on the review plat for Section II of the Asheton Subdivision prepared by Piedmont Engineers and Architects consisting of not less than one (1) acre fronting on Brandon Court. This property having been conveyed to Mortgagors herein by deed of ASHETON PARTNERSHIP, a South Carolina General Partnership, dated August 15, 1983 and recorded of even date herewith.

ALSO: LAURENS COUNTY: Property of James T. Floyd bounded on the north by property of Willie Brewster (now or formerly) for 396 feet, more or less; bounded on the south by property of W. T. Bolt (now or formerly) and separated therefrom by the center of a meandering branch; bounded on the east by Powers property and possibly others for the distance of 222 feet plus 143 feet along said branch; bounded on the west by right-of-way of the CSNC Railroad. SAID tract containing 3.75 acres, more or less, and more fully described on plat prepared by J. R. Crawford, Surveyor, dated April 6, 1951, for W. B. Blakely, said tract being all the property shown on said plat that is southeast of said railroad right-of-way. THIS BEING the same property conveyed to James T. Floyd by deed of Clara R. Floyd as recorded in the Office of the Clerk of Court for Laurens County in Deed Book 221 at Page 818 on March 4, 1980.

ALSO: LAURENS COUNTY: Property of James T. Floyd on Downs Street, in the City of Laurens, as described on plat prepared by R. M. Clayton, RLS 1836, dated December 27, 1969, and recorded in the Office of the Clerk of Court for Laurens County in Plat Book 24 at Page 319; this being the same property conveyed to James T. Floyd by deed of Mattie O. Duckett recorded in the Office of the Clerk of Court for Laurens County in Deed Book 194 at Page 361 on February 13, 1970.



which has the address of
[Street] [City]
..... (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 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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