

DEC 23 12 36 PM '83

DONNIE W. WILKINSLEY
R.M.C.

MORTGAGE

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THIS MORTGAGE is made this 23rd day of December 1983, between the Mortgagor, Joseph M. Younts (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").

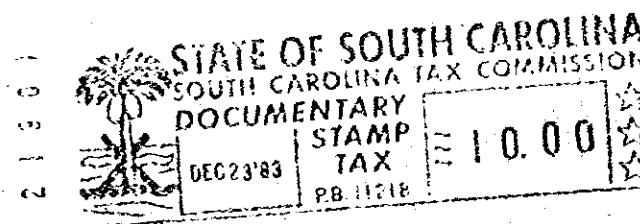
WHEREAS Borrower is indebted to Lender in the principal sum of Twenty Five Thousand and no/100 (\$25,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 23, 1983 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1993.

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 lying, situate and being in the State and County aforesaid and being shown on a plat prepared by J. L. Montgomery III, R.L.S. on September 18, 1980, which plat is recorded in the R.M.C. Office for Greenville County in Plat Book 8-H at Page 4, and which property has, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern intersection of Woodside Avenue and Jones Street in the Town of Fountain Inn, and running thence along the northwestern edge of Jones Street N. 55-11 E. 108.3 feet to an iron pin; thence turning and running N. 34-40 W. 218.2 feet to an iron pin; thence S. 56-31 W. 107.2 feet to an iron pin on the southeastern side of Woodside Avenue; thence along the edge of Woodside Avenue S. 34-22 E. 220.6 feet to the point of beginning.

This being the same property as conveyed to Mortgagor by deed from Melvin K. Younts, Sr., recorded in Deed Book 1194, Page 433, R.M.C. Office for Greenville County, on August 15, 1983



which has the address of Woodside Avenue Fountain Inn, South Carolina 29644 (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.