

MORTGAGE

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THIS MORTGAGE is made this 18th day of April 1984 between the Mortgagor, James Harvey Hines and Bronislawa C. Hines (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"). THIS MORTGAGE INCLUDES AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE.

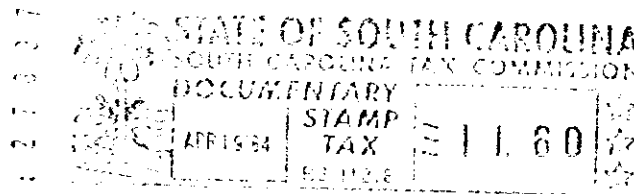
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY NINE THOUSAND AND NO/100 (\$29,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 18, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2004.

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 in Greenville County, State of South Carolina being located on the Southwesterly side of Scuffletown Road at its intersection with Hewitt Road, containing 1.32 acres more or less and having the following metes and bounds to-wit:

BEGINNING at a point in the center line of Scuffletown Road which point is located S. 72-02 E., 29 feet from iron pin on Southwesterly side of Scuffletown Road; and running thence with line of 1.6 acre tract now or formerly of Dennis P. Fruechtenicht and Shelia A. Fruechtenicht, N. 72-02 W., 256.62 feet to an iron pin; thence with the line of other property of the grantors herein, S. 18-05 E., 199.11 feet to old iron pin (Bent); thence N. 78-56 E., 150 feet more or less to a point in the center of Hewitt Road; thence with center line of Hewitt Road in Northwesterly direction, 150 feet more or less to a point in center line of intersection of Scuffletown Road and Hewitt Road; thence center line of Scuffletown Road, N. 23-32 W., 200 feet more or less to the beginning point.

This being the same property conveyed to the mortgagors herein by deed of Frank B. Washick and Sallie Washick, dated April 15, 1984 and recorded April 9, 1984, in Deed Volume 1210 at page 129.



RECORDED

1.6 acres at intersection of Simpsonville which has the address of Scuffletown Road and Hewitt Road (Street) (City) SC 29681 (State and Zip Code) (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.

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