

MORTGAGE

VOL 1660 421

FILED GREENVILLE CO. S. C.

THIS MORTGAGE is made this 30th day of April 1984, between the Mortgagor, William A. Wilcox and Winifred C. Wilcox, 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. THIS MORTGAGE INCLUDES AN ADJUSTABLE RATE LOAN RIDER WHICH IS HEREBY INCORPORATED BY REFERENCE.

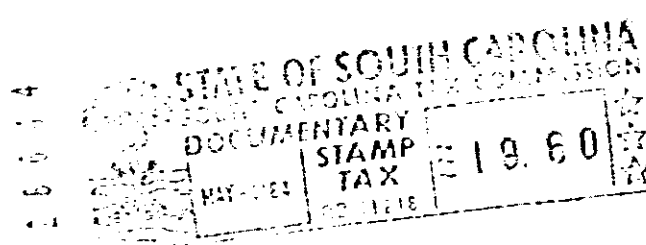
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY EIGHT THOUSAND NINE HUNDRED TWENTY FIVE AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2014.

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 situate, lying, and being in Greenville County, State of South Carolina, in the city of Simpsonville, being known and designated as Lot No. 184 of a Subdivision known as BELLINGHAM as shown on plat recorded in the RMC Office of Greenville County in Plat Book 4N at page 79 and according to a more recent survey entitled "Property of Gene A. Standley and Elizabeth A. Standley", dated April 12, 1976, prepared by Carolina Surveying Company and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Cloverdale Lane at the joint front corners of Lots Nos. 185 and 184 and running thence with joint line of said lots N. 12-50 W. 149.6 feet to an iron pin; thence N. 70-21 E. 126. 2 feet to an iron pin on the western side of Newgate Drive; thence with the western side of Newgate Drive S. 16-30 E. feet to an iron pin; thence continuing said drive S. 7-57 E. 87.0 feet to an iron pin; thence S. 34-37 W. 36.8 feet to an iron pin on Cloverdale Lane; thence with the line of Cloverdale Lane S. 77-10 W. 94.2 feet to a point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Gene A. Standley and Elizabeth A. Standley, to be recorded herewith.



which has the address of 421 Cloverdale Lane Simpsonville, South Carolina 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 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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