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A CONTRACTOR OF THE PARTY OF TH

MORTGAGE

GREENVILL OF S.C.

THIS MORTGAGE is made this. 13th day of June

19.84, between the Mortgager, Jack D. Leard and Melinda R. Leard

19.84, between the Mortgager, Jack D. Leard and Melinda R. Leard

(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").

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.

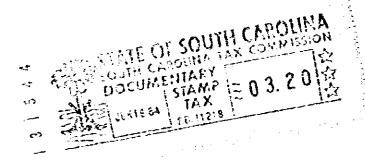
State of South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot No. 2 of Subdivision known as MOORES COURT, said Subdivision being situated within the corporate limits of the Town of Simpsonville, plat of said subdivision being recorded in the RMC Office for Greenville County in Plat Book RRR at page 71.

A more particular description of said above numbered lot may be had by reference to said plat.

This being the same property conveyed to the mortgagors herein by deed recorded in the RMC Office for Greenville County, S.C., in Deed Book 856, at page 283.

This mortgage is junior and subordinate in lien to that mortgage given by the mortgagors herein to Laurens Federal S&L as recorded in the RMC Office for Greenville County, S.C., in REM Book 1109, at page 657.



O S.C..... 2.968.1...... (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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT