

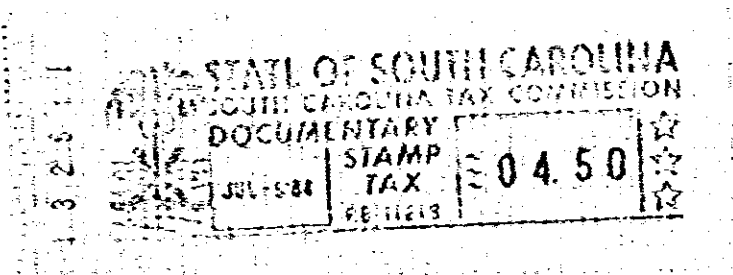
THIS MORTGAGE made this 3rd day of July, 1984, between the Mortgagor, RICHARDET PENDING DONNIE S. PENDING (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West 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 FIFTEEN THOUSAND AND NO/100 (\$15,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 3, 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 July 1, 1994;

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, with the improvements thereon, situate, lying and being in the Woodside Mills Village in the Town of Simpsonville, Greenville County, South Carolina and being more particularly described as Lot 88 as shown on a plat entitled, "A Subdivision of Woodside Mills, Simpsonville, South Carolina", made by Piedmont Engineering Services, Greenville, S.C., February 1952, and recorded in the Office of the Register of Mesne Conveyance for Greenville County, S.C., in Plat Book GG, at Page 5; reference being had to said plat for a detailed metes and bounds description. According to said plat, the within described lot is also known as No. 18 First Street and fronts thereon 80 feet.

This being the same property conveyed to Mortgagor herein by deed of Cheryl R. Wallace recorded of even date herewith.



which has the address of 405 W. Curtis Street, Simpsonville, S.C. 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.

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