

MORTGAGE

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GREENVILLE S.C. FILED 11 25 AM '84

THIS MORTGAGE is made this 20th day of July 1984, between the Mortgagor, Robert Kevin Caldwell and Lisa T. Caldwell (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.

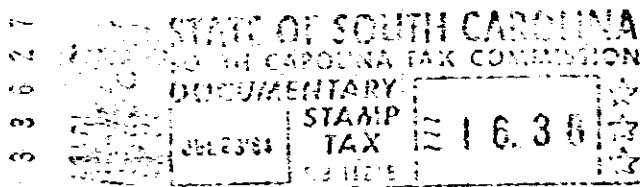
WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY FOUR THOUSAND SIX HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 20, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 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 lot of land lying in the State of South Carolina, County of Greenville Town of Fountain Inn, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of North Main Street, which iron pin is situate approximately 132.7 feet southeast of the intersection of Quillen Avenue and running thence N. 33 E. 208 feet, more or less, to an iron pin the property of the W. C. Rabb Estate, now or formerly; thence S. 58 E. 55 feet to an iron pin at the corner of S. A. Karelitz; thence with the property of Karelitz, S. 33 W. 208 feet, more or less, to an iron pin on the northeastern side of North Main Street; thence with said Street, N. 58 W. 55 feet, more or less.

This being the same property conveyed to the Mortgagors herein by David A. Robinson and Janice K. Robinson to be recorded herewith.



which has the address of 316 N. Main Street Ft. Inn (City) SC 29644 (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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