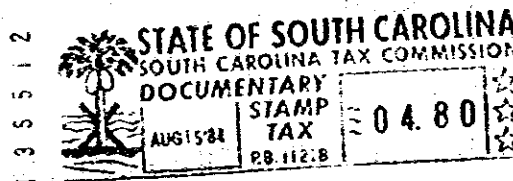


THIS MORTGAGE is made this 31st day of August 1984, between the Mortgagor, David W. Leopard (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S. C. 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand and No/100 (\$16,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 9, 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 August 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 certain piece, parcel or lot of land situate lying and being in the State of South Carolina, County of Greenville, being shown and designated as a 2.11 acre tract, more or less, according to a survey prepared by John R. Long & Associates dated September 1, 1981 and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 8-V at Page 6, reference to said plat being craved for a metes and bounds description thereof.

This being the same property conveyed to the mortgagor herein by deed of Esca Alkema and Lawrence Melvin Alkema to be recorded herewith.

ALSO:

All that certain piece, parcel or lot of land situate lying and being in the State of South Carolina, County of Greenville, being shown and designated as a 1.403 acre tract, more or less, according to a survey prepared by John R. Long & Associates dated September 1, 1981 and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 8-V at Page 5, reference to said plat being craved for a metes and bounds description thereof.

This being the same property conveyed to the mortgagor herein by deed of Esca Alkema and Donald Ralph Alkema to be recorded herewith.

ALSO: SEE ADDED PAGE

which has the address of 204 Lee Vaughn Road 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 seized 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.

5256

4328-112

SC 1 AUG 15 1984 1019