

MORTGAGE

VOL 1681 PAGE 391

THIS MORTGAGE is made this 13 day of September 1984, between the Mortgagor, James E. Morris III, and Barbara O. Morris (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 Forty-Three Thousand Eight Hundred Fifty and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 13, 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 September 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:

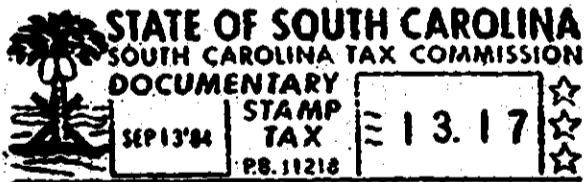
ALL that certain piece, parcel or lot of land situate lying and being in the State of South Carolina, County of Greenville, on the northern side of Willow Branch Drive, being known and designated as Lot No 75 of Westwood South, Section No 2 on a plat recorded in Plat Book 7C at Page 66, RMC office for Greenville County, South Carolina, and having such metes and bounds as follows:

BEGINNING at a point on the northern side of Willow Branch Drive at the joint front corners of Lots number 75 and 76 and running thence along the northern side of Willow Branch Drive with Lot 75, N. 89-06 E. 85.0 feet to a point, point being the joint front corners of Lots 75 and 74; thence with the common border of Lots 75 and 74, N. 0-54 W. 150.0 feet to the joint rear corner of Lots 75 and 74, thence S. 89-06 W. 85.0 feet to the joint rear corners of Lots 75 and 76, thence running with the common border of Lots 75 and 76, S. 0-54 E. 150 feet to the point of beginning.

This conveyance is subject to any restrictions or easements of record, if any, and to any easements or rights-of-way that may be on the premises.

This is the same property conveyed unto the mortgagor by deed of Shelley Realty & Construction Company, Inc., as recorded in the RMC Office for Greenville County in Deed Book 1221 at page 433 as recorded herewith.

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which has the address of Lot # 75, Willow Branch 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 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.