

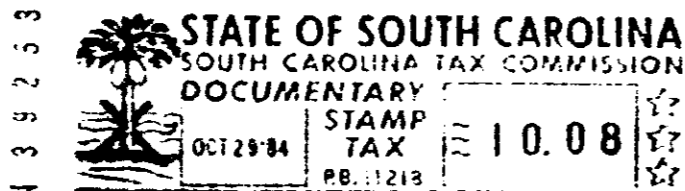
MORTGAGE

THIS MORTGAGE is made this 29th day of October 19 84, between the Mortgagor, Timothy V. Freeman and Kathy Freeman (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 Thirty-three Thousand Six Hundred and No/100--(\$33,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 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 October 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, with improvements thereon, situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina and designated as Lot 36 on a plat entitled "Westwood South, Section No. 2, Sheet No. 2" prepared by Piedmont Surveyors and recorded in Plat Book 7-C at Page 66 and revised February 5, 1981 and recorded in Plat Book 7-X at Page 74; reference being had to the latter plat for a detailed metes and bounds description thereof.

This being the same property conveyed to the Mortgagor herein by deed of Builders and Developers, Inc., of even date, to be recorded herewith.



which has the address of Lot 36, Pinion Wood, Westwood S/D, Simpsonville, South Carolina 29681 (herein "Property Address");

[Street] [City]
[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.