

MORTGAGE

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THIS MORTGAGE is made this 1st day of November 1984, between the Mortgagor, Salvester Postich and Rose M. Postich (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 Fifty Thousand and No/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 1, 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 November 1, 1994.

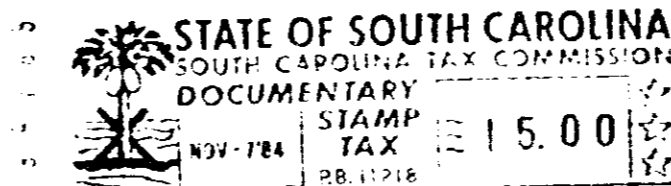
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 195, Section IV, of Subdivision known as Poinsettia, said Subdivision being situated within the Corporate limits of the Town of Simpsonville, plat of said Subdivision being recorded in the R.M.C. Office for Greenville County in Plat Book 4-N at Page 24, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwestern edge of Gatewood Drive, at the joint front corners of Lots 195 and 196 and running thence with the joint lines of Lots 195 and 196, N. 58-55 W., 182.7 feet; thence N. 40-28 E., 142.7 feet to an iron pin at the joint rear corners of Lots 194 and 195; thence with said line, S. 51-35 E., 164.0 feet to an iron pin on the Northwestern edge of Gatewood Drive; thence with said Drive, S. 38-43 W., 24.6 feet to an iron pin; thence continuing with said Drive, S. 31-06 W., 95.4 feet to an iron pin being the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Frederick James Poore and Mary Celia Poore, dated 6-19-74 and recorded in Deed Book 1002 at Page 403 on July 3, 1974, R.M.C Office for Greenville County.

This mortgage is second and junior in lien to that mortgage between Mortgagors and Mortgagee recorded July 3, 1974 in Mortgage Book 1315 at Page 473, in the original amount of \$33,700.00.



which has the address of 114 Gatewood Drive Simpsonville (City) South Carolina (herein "Property Address"); (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.

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