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MORTGAGE

DONNIE S. TAKERSLEY
R.M.C.

THIS MORTGAGE is made this 21st day of July 1983, between the Mortgagor, Terry G. Hammond and Candace Jill Sloan (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").

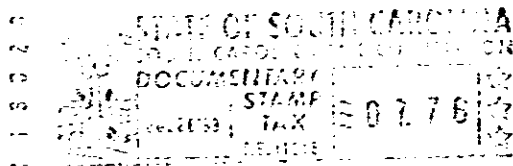
WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand Four Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 21, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1998

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 the buildings and improvements thereon, situate, lying and being on Rogers Avenue, near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot #50, and shown on Plat of said property recorded in the RMC Office for Greenville County, South Carolina, in Plat Book I, at page 33, with the following lines, courses and distances, to-wit:

BEGINNING at an iron pin on Rogers Avenue on the southern side of a six foot sidewalk running along Rogers Avenue, joint corner of Lots #49 and #50; thence along the sidewalk N. 79-28 E. 50 feet to an iron pin, joint corner of Lots #49 and #50; thence with the line of Lot #49 N. 10-17 W. 150 feet to an iron pin, the beginning corner.

THIS BEING the same property conveyed to C. H. Gosnell and Nena R. Gosnell by deed of B. J. Trammell, deed dated May 26, 1962 and recorded May 28, 1962 in Deed Book 699 at Page 96 in the RMC Office for Greenville County, South Carolina. Nena R. Gosnell died testate on June 16, 1982 according to Probate Court Records for Greenville County, Apt. 1719, File 27, and Clarence H. Gosnell, a/k/a C.H.Gosnell, died testate January 3, 1983 according to Probate Court, Greenville County, leaving as his heirs W.O. Gosnell, J.O. Gosnell, Norman Rowland, Charlotte Barone, who conveyed to the Mortgagors herein by deed dated July 21, 1983 and said deed recorded simultaneously with this mortgage in the RMC Office for Greenville County, South Carolina.



which has the address of 414 Rogers Ave., Sans Souci, Greenville S. C. (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, and 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 the 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 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 interests listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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