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MORTGAGE

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THIS MORTGAGE is made this. 20th day of ... January.

19.84, between the Mortgagor, Howard E. Suttles and Linda T. Suttles.

(herein "Borrower"), and the Mortgagee ... HERITAGE.

(herein "Borrower"), 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 Two Thousand Five Hundred and no/100 (\$42,500.00). Dollars, which indebtedness is evidenced by Borrower's note dated January 20, 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 January 1, 2014

All that certain piece, parcel or lot of land, with all improvements thereon, of hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, located in the Town of Simpsonville, being known as Lot No. 13 of a Subdivision entitled "Addition to West Georgia Heights", on a plat prepared by Piedmont Engineers and Architects dated April 14, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 8-P, at page 32. Said lot is located on the easterly side of Cherokee Drive and reference is hereunto craved to said plat for a metes and bounds description.

This being the same property conveyed to the mortgagors herein by deed of Builders & Developers, Inc. to be recorded herewith.

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which has the address of . 210 . Cherokee .Drive., .Simpsonville, .S.C. ... 29.681..........., [Street]

(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 casements, 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 for 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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SOUTH CAROLINA --- 1 to 4 Family - 6/75 -- FRMA/FHEMC UNIFORM INSTRUMENT