ou 18d

THIS MORTGAGE is made this :	3rd	day of	July	
19.84 between the Mortgagor, Melvin	K. Yo	unts		HERITAGE
FEDERAL SAVINGS AND LOAN ASSO	CIATIQ	Na corp	oration organ	nized and existing
under the laws of the United States of Amer	rica	, whose address i	is 201 West	t, Main, Street,
Laurens, S. C. 29360			(nerein "	Lender).

ALL that certain piece, parcel or tract of land, with improvements thereon, lying, being and situated in Fairview Township, near the Town of Fountain Inn, County of Greenville, State of South Carolina, containing 51 lots in accordance with plat made by J. L. Montgomery III, R.L.S., dated November 1981, and being more fully described in accordance with said plat, to-wit:

BEGINNING at a nail cap in the center of Goldsmith Road, joint property now or formerly of Aubrey C. Fore, and running thence along the center of Goldsmith Road, N. 63-07 E. 952.6 feet to nail cap; thence N. 71-42 E. 100 feet to a nail cap; thence N. 76-49 E. 200 feet to a nail cap; thence S. 89-04 E. 100 feet to a nail cap; thence S. 82-50 E. 200 feet to a nail cap; thence N. 75-30 E. 100 feet to a nail cap; thence turning and running S. 25-44 W. 1954.57 feet to an iron pin; thence turning and running N. 63-13 W. 653.1 feet to an iron pin; thence turning and running N. 26-09 E. 1501.5/fto a nail cap in the center of Goldsmith Road, being the point of beginning.

This being a portion of the property as conveyed to mortgagor by deed of Ida Kate M. Babb, et al recorded May 24, 1974 in Deed Book 999, Page 615, and by deed of Kathleen C. Babb, et al recorded May 24, 1974 in Deed Book 999, Page 617, both in the R. M. C. Office for Greenville County.

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which has the address of ... Goldsmith Rd., Rt. 2, Simpsonville, S. C. 29681 (herein "Property Address"):

......(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.