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GREENVILLE
MAY 31 12 05 PM '83
DONNIE
R.M.C.

MORTGAGE

BOOK 1839 PAGE 12

THIS MORTGAGE is made this 31st day of May 1983, between the Mortgagor, Betty A. Spencer (herein "Borrower"), and the Mortgagee Heritage Federal Savings and Loan Association whose address is 201 West Main Street - Laurens, South Carolina 29360 (herein "Lender").

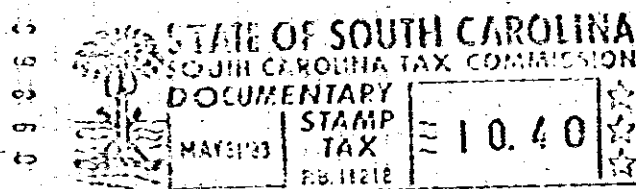
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Six Thousand and no/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2003

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 State of South Carolina:

ALL that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, situate, lying and being on West Georgia Road, as shown on a plat by Freeland and Associates, dated August 5, 1976, containing 1.45 acres, and having the following metes and bounds, to wit:

BEGINNING at an iron pin in the center of West Georgia Road and running thence S 17-33 E, 407.0 feet to an iron pin; thence, S 46-28 W, 211.7 feet to an iron pin; thence, N 8-47 W, 420.9 feet to an iron pin in the center of West Georgia Road; and, running thence along the center of said Road, N 39-42 E, 153.9 feet to an iron pin, the point beginning.

This is the identical property conveyed to Mortgagor herein by deed of Jimmy C. Langston dated August 11, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1130 at Page 877.



which has the address of Route 3 Simpsonville (City) S.C. 29681 (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 seized 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.