

Oct 13 12 02 PM '83

JOHNIE S. SAUNDERSLEY, 12th day of October
1983, between the Mortgagor, Marc L. Saunders and Charissa D. Saunders
(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"). 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 Eight Thousand and
no/100 (\$48,000.00) Dollars, which indebtedness is evidenced by Borrower's note
dated October 12, 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 January 1, 2009

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 tract of land, with all improvements
thereon, situate, lying and being in Greenville County, South Carolina
near the Town of Simpsonville, containing 5.85 acres according to a plat
thereof entitled "Property of B.F. Reeves" prepared by C.O. Riddle,
Registered Land Surveyor, dated November 23, 1973, revised December 19,
1973, recorded in the RMC Office for Greenville County in Plat Book 7-R
at page 27, and having, according to said plat, the following metes and
bounds, to-wit:

BEGINNING at an iron pin on the western side of the cul-de-sac at the
northern end of White Pine Drive, and then leaving White Pine Drive and
running N.62-22W., 612.5 feet to an iron pin; thence S.81-23W., 236.4
feet to an old iron pin near a branch with the center line of the
branch as the property line; thence with the center line of said branch
the traverse of which is N.38-18W., 121.7 feet to an old iron pin; thence
continuing with the center line of the branch the traverse of which is
N.55-58W., 120.4 feet to an old iron pin; thence continuing with the center
line of said branch the traverse of which is N.68-35W., 102.7 feet to
an old iron pin on the line of property now or formerly owned by the Town
of Simpsonville; thence with the line of said property, N.21-02E., 385.1
feet to an old iron pin; thence continuing with the line of said property
N.18-46E., 264.5 feet to an old iron pin; thence leaving the line of
said property and running N.72-34E., 113.6 feet to an iron pin; thence,
S.12-15E., 797.1 feet to an iron pin; thence S.62-22E., 611.2 feet to
an iron pin on the western side of the cul-de-sac of White Pine Drive;
thence with the curvature of the cul-de-sac of White Pine Drive, the
traverse of which is S.8-34E., 30.98 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed
of Ralph B. Whisnant and Cheryl C. Whisnant dated September 2, 1983.
Said deed was recorded September 6, 1983, in the RMC Office for Green-
ville County, S.C., in Deed Book 1195, at page 818.

which has the address of White Pine Drive Simpsonville
(Street) (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 improve-
ments 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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