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14 Main Street
Greenville, S.C. 29601

FILED
GREENVILLE CO. S.C.

MORTGAGE

BOOK 590 PAGE 15

BOOK 1395 PAGE 228

THIS MORTGAGE is made this 13th day of April 1977, between the Mortgagor, John Wendell Huggins and Delores Spence Huggins

(herein "Borrower"), and the Mortgagee, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of Anderson, South Carolina 29621 whose address is 201 North Main Street

(herein "Lender"). 435 Sagamore Lane, Greenville, S.C.

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand and No/100ths (\$8,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 13, 1977 (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, 1987.

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 Anderson State of South Carolina:

ALL that lot of land situate on the southern side of Pinelake Drive in the County of Anderson, State of South Carolina being shown as Lot No. 40 on a plat of the Isle-O-Pines Subdivision, dated June, 1963, prepared by Carolina Engineers and Surveyors Company recorded in Plat Book 55 at Page 65 in the Office of the Clerk of Court for Anderson County and having according to said plat the following metes and bounds, to-wit:

3500

BEGINNING at an iron pin on the southern side of Pinelake Drive at the joint front corner of Lot 40 and Lot 41 and running thence with Lot 41 S 30-26 E 169 feet to an iron pin at the joint rear corner of Lot 40 and Lot 41; thence S 59-34 W 50 feet to an iron pin at the joint rear corner of Lot 39 and Lot 40; thence with Lot 30 N 30-26 W 169 feet to an iron pin on Pinelake Drive; thence with said Drive N 59-34 E 50 feet to the point of beginning.

DERIVATION: This is the same property conveyed to Mortgagor by deed of H. Dirk Hollenman dated April 13, 1977 and recorded concurrently herewith.

Also, a second mortgage is hereby given by Mortgagor to Mortgagee named herein to secure the indebtedness set forth hereinabove on:

3500

ALL that lot of land, situate on the West side of Sagamore Lane in the City of Greenville, Greenville County, South Carolina, shown as Lot No. 435 on plat of Section D of Gower Estates, made by R. K. Campbell and Webb Surveying & Mapping Co., May 1964, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book RR at Pages 192 and 193 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the West side of Sagamore Lane at the joint front corner of Lots 434 and 435 and runs thence with the line of Lot 434 N 87-25 W 190 feet to an iron pin; thence N 2-35 E 110 feet to an iron pin; thence with the line of Lot 436 S 87-25 E 190 feet to an iron pin on the west side of Sagamore Lane; thence along Sagamore Lane S 2-35 W 110 feet to the beginning corner.

DERIVATION: This being that property conveyed to Mortgagor by deed of Conyers and Gower, Inc. January 24, 1966 and recorded in Deed Book 791 at Page 137 in the RMC Office for Greenville County, South Carolina.

This second mortgage is junion to a first mortgage in favor of First Federal Savings & Loan Association of Anderson recorded May 6, 1966 in Mortgage Book 1030 at Page 328 in the RMC Office for Greenville County, South Carolina in the original amount of \$21,000.00.

Both mortgages cover the mobile home located on Lot No. 40.

which has the address of Lot 40, Isle-O-Pines Subdivision, Anderson, South Carolina (herein "Property Address");

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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.

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