10-1524 14964

THIS MORTGAGE is made this. 17th day of November

19.80, between the Mortgagor, R. Lawson Scoggins and Linda V. Scoggins

(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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Five Thousand Seven Hundred and No/100. (\$5,700.00).-----Dollars, which indebtedness is evidenced by Borrower's note dated. November 17, 1980...(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1985

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 lot of land in Greenville County, State of South Carolina, with the improvements thereon, situate, lying and being in Woodside Mills Village in the Town of Simpsonville, Greenville County, State of South Carolina, being known and designated as Lot \$51, as shown on plat entitled "A Subdivision of Woodside Mills, Simpsonville, S.C.," prepared by Piedmont Engineering Service of Greenville, S.C., dated February, 1953 and recorded in the RMC Office for Greenville County in Plat Book GG at Page 5, and being known and designated as Lot \$38, "A" Street and fronts thereon 66 feet.

This being the same property conveyed to the Mortgagors herein by deed of Betty J. Ballew of even date, to be recorded herewith.

STAMP COLUMNIAN STAMP

[City]

which has the address of ... 219 Beattie Street, Simpsonville

.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 crected 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 (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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