



SECOND MORTGAGE

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THIS MORTGAGE is made this 24th day of May 1983, between the Mortgagor, William A. Scarboro & Judy Scarboro (herein "Borrower"), and the Mortgagee, FLEET DISCOUNT COMPANY INC. FINANCE, INC., a corporation organized and existing under the laws of SOUTH CAROLINA whose address is Mauldin Square, Mauldin, South Carolina 29662 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTEEN THOUSAND & 08/100 (\$15,000.08) Dollars, which indebtedness is evidenced by Borrower's note dated May 24, 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 May 31, 1993

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 lot of land with the buildings and improvements thereon, situate on the north side of Seminole Drive, near the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot No. 66 on Plat of Section I of Westwood Subdivision, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-F, at Page 21 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Seminole Drive at the joint corner of Lots Nos. 65 and 66 and running thence along the line of Lot No. 65, N. 2-56 W., 156.2 feet to an iron pin; thence along the line of Lot No. 63, N. 83-00 W., 115 feet to an iron pin; thence along the line of Lot No. 67, S. 2-54 E., 156.70 feet to an iron pin on the north side of Seminole Drive; thence along Seminole Drive S. 83-21 E., 115 feet to the BEGINNING CORNER.

This conveyance is subject to all restrictions, setback lines, roadways, easements, rights-of-way, if any, affecting the above described property.

This being the same property conveyed to the mortgagor William A. Scarboro by deed of Builders & Developers, Inc., dated October 13, 1970 and recorded in the RMC Office for Greenville County in Deed Book 900, at Page 340.

This mortgage is junior in lien to that mortgage given to United States of America in the original amount of \$16,400.00 and recorded in the RMC Office for Greenville County on October 13, 1970 in Book 1169, at Page 267.

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which has the address of 109 Seminole Drive Simpsonville, S.C. 29681 (herein "Property Address");

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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