

FILED
SEP 6 1983
Dorrie S. Tankersley

BOOK 1624 PAGE 318

MORTGAGE

THIS MORTGAGE is made this 19th day of August 1983, between the Mortgagor, James M. Hoskinson and Wanda K. Hoskinson (herein "Borrower"), and the Mortgagee, HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States, whose address is 201 West Main Street, Laurens, South Carolina 29360 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 19, 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 October 1, 2008;

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 piece, parcel or lot of land situate, lying and being on the southeastern side of Shadowmere Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 35 as shown on a plat entitled "Trollingwood, Sec. I, Revised", prepared by Enwright Associates dated November 1, 1971, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4R, at page 12, and having, according to said plat, the following metes and bounds:

Beginning at an iron pin on the southeastern side of Shadowmere Drive, at the joint corner of Lots Nos. 34 and 35 and running thence with the line of Lot No. 34, S. 39-58 E., 184.2 feet to an iron pin at the normal pool line of Lake Trollingwood; running thence with the normal pool line of Lake Trollingwood, S. 36-35 W., 65 feet to an iron pin at the joint rear corner of Lots 35 and 36; thence with the line of Lot No. 36, S. 86-57 W., 273.8 feet to an iron pin on the southeastern side of Shadowmere Drive; running thence with the southeastern side of Shadowmere Drive, N. 28-04 E., 80 feet to an iron pin; thence continuing with the southeastern side of Shadowmere Drive, N. 48-41 E., 208 feet to the point of beginning.

This being the same property conveyed to mortgagors by deed of Trollingwood Realty Company dated April 4, 1980, and recorded in the aforesaid RMC Office in Deed Book 1123 at page 638.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
DOCUMENTARY STAMP
SEP 03 1983 TAX \$24.00
RE 1123

which has the address of 35 Shadowmere Drive, Route 3, Pelzer, S. C. (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 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.