(City)

OCT 15 1 02 PH '82
DONNIE S TANKERSLEY
R.M.C

MORTGAGE

THIS MORTGAGE is made this 14th day of October

19_82, between the Mortgagor, STEPHEN E. DUGGINS and DONNA B. DUGGINS

______, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

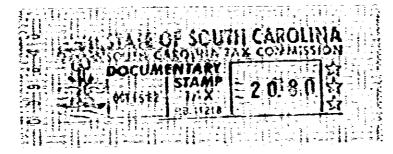
WHEREAS, Borrower is indebted to Lender in the principal sum of ____FIFTY TWO THOUSAND and No/100---(\$52,000.00)---- Dollars, which indebtedness is evidenced by Borrower's note dated ____October 14,1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ____November 1,..2012.....;

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 _________, State of South Carolina.

ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 48 on plat of HOLLY TREE PLANTATION, Sheet 1, (formerly known as Camelot), recorded in the RMC Office for Greenville County in Plat Book WWW at Page 46, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Lancelot Drive at the joint front corner of Lot Nos. 47 and 48, and running thence N. 74-37 W. 204.4 feet to an iron pin; thence running N. 40-03 E. 200 feet to an iron pin; thence running S. 87-11 E. 84.6 feet to an iron pin on the western side of Lancelot Drive; thence with Lancelot Drive, S. 3-17 E. 40 feet to an iron pin; thence continuing with Lancelot Drive, S. 1-37 W. 94 feet to an iron pin; thence continuing with said Drive, S. 12-40 W. 71 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of The Equitable Life Assurance Society of The United States, a New York Corporation, dated October 7, 1982, and recorded herewith.



which has the address of 104 Lancelot Drive, Simpsonville

South Carolina 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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNNA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

TO ----- COC15 82

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