## **MORTGAGE**

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THIS MORTGAGE is made this. 2.7. day of August

1982, between the Mortgagor, Donald C. Skeen and Nanoy G. Skeen

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

ALL that certain piece, parcel or lot of land with all improvements thereon situate, lying and being on the southern side of Fairview Road in the above County and State and being a 1.33 acre tract being a part of lot 4 and a part of lot 3 of the property of Clifton E. Singleton, John D. Salmon and Mrs. Minnie M. Causey and also being shown and designated as the property of Donald C. Skeen and Nancy G. Skeen on a plat made by R. B. Bruce dated August 24, 1982, to be recorded herewith reference being had to said plat for a more complete metes and bounds description.

The above described property is the same acquired by the mortgagors by deed from B. Phillips Pressley and Patricia C. Pressley dated August 24, 1982 to be recorded herewith.

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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.

SOUTH CAROLINA-1 to 4 Fem 17-16 35 FRAME PHEMO UNIFORM INSTRUMENT

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