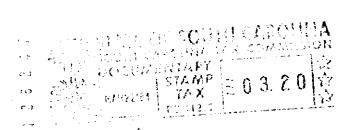
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 tract of land lying and being situate in the County of Greenville, South Carolina located on the southern side of Heritage Drive and containing 1.97 acres and shown as Tract 11 of Heritage Estates as set forth on plat prepared by J.L. Montgomery, III, R.L.S. dated November 6, 1979 and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 7C at Page 77 and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Heritage Drive, joint front corner of Lot 13 and running thence along Heritage Drive N. 81-45 E., 224.0 feet to an iron pin; thence N. 5-23 W., 378.24 feet to an iron pin; thence S. 80-03 W., 225.92 feet to an iron pin; thence N. 5-16 E., 364.99 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors by deed of R. Lawson Scoggins and Linda V. Scoggins dated March 19, 1984 to be recorded herewith.



..SC..........29.644....(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 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, casements 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 FNMA/FHLMC UNIFORM INSTRUMENT

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