

S. C. MORTGAGE

THIS MORTGAGE is made this 8th day of July 19. 82, between the Mortgagor Daniel C. Huggins (herein "Borrower"), and the Mortgagee, WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 206 South Main Street, Woodruff, S. C. 29388 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one Thousand and No/100 (\$21,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 8, 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 July 10, 2002

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 lot of land located, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 22 on plat entitled property of Rockwood Enterprises, Inc., dated September, 1958, prepared by C. O. Riddle, RLS, recorded in the RMC Office for Greenville County, South Carolina in Plat Book MM at page 45 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Hickory Drive, at the joint front corner of Lots 22 and 23 and running thence along the joint line of said lots S. 34-07 W., 250 feet to a point in the rear line of Lot No. 27; thence S. 55-53 E., 200 feet to a point in the rear line of Lot No. 28, the joint rear corner of Lots 21 and 22; thence along the joint line of said lots N. 34-07 E., 250 feet to a point on said street; thence, along said street N. 55-53 W., 200 feet to the point and place of beginning.

This conveyance is made subject to all easements, conditions, covenants, restrictions and rights of way which are a matter of record and/or actually existing on the ground affecting the above described property.

This is the same property conveyed to the Mortgagor herein by deed of Dorothy L. Huggins dated March 29, 1982, and recorded March 31, 1982, in the RMC Office for Greenville County in Deed Book 1164 at page 741.



which has the address of 106 Hickory Drive, Rt. 1, Simpsonville, South Carolina 29681 (Street) (City) S. C. (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, 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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