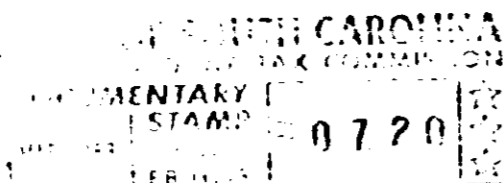


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DONNIE S. ANAENSLEY
R.M.C.

BOOK 1596 PAGE 498

**MORTGAGE**

THIS MORTGAGE is made this 25th day of February, 1983, between the Mortgagor, William A. Scogin and Marcelle M. Scogin, (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 eighteen thousand (\$18,000) Dollars, which indebtedness is evidenced by Borrower's note dated February 25, 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 March 1, 1993;

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 with all improvements thereon situate, lying and being in Butler Township, in the above County and State, and being known and designated as Lot 17 as shown on a plat of Oak Meadows made by Freeland & Associates dated August 24, 1978 and recorded in the RMC Office for Greenville County in Plat Book 6V at Page 11 said lot comprising 5.02 acres, more or less, reference being had to said plat for a more complete metes and bounds description.

This mortgage also includes an undivided one-eighteenth (1/18) interest in and to that certain unnamed road as shown on the above referenced plat made by Freeland & Associates, said road leading into the development known as Oak Meadows and providing access to each lot therein; it is understood that a portion of this road has been or will be dedicated to the County of Greenville for public maintenance and use, and this mortgage of a one-eighteenth interest therein would not apply to any such dedicated portion.

This mortgage is a second mortgage and is junior in priority to that certain mortgage given by the mortgagors to Robert W. George dated March 1, 1982 and recorded in the RMC Office for Greenville County on March 1, 1982 in REM Book 1564 at Page 724 in an original amount of \$14,500.00.

The above described property is the same acquired by the mortgagors by deed from Robert W. George dated March 1, 1982 and recorded in the RMC Office for Greenville County on March 1, 1982 in Deed Book 1163 at Page 62.

which has the address of 17 Oak Meadows Drive, Simpsonville, South Carolina, (Street) (City) (State and Zip Code) (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.

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