

MORTGAGE

THIS MORTGAGE is made this 12 day of May 1980, between the Mortgagor, Wayne Elliott Huggins and Cynthia C. Huggins (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-SEVEN THOUSAND FIVE HUNDRED and 00/100 -- (\$47,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 12, 1980 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2010.

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 24, as shown on a plat of the subdivision of PALMETTO DOWNS, Section II, which is recorded in the Office of the R.M.C. for Greenville County, S.C. in plat book 7-C at page 26 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Hunters Trail, at the joint front corner of Lots No. 24 and 25 and running thence with the joint line of said lots, S. 21-28 W. 176.41 feet to an iron pin in the line of Lot No. 23; thence with said line, N. 48-44 W. 105.0 feet to an iron pin on the cul-de-sac of Hunters Trail; thence with said cul-de-sac, the chord of which is N. 3-43-35 W. 70.71 feet to an iron pin on the southeastern side of Hunters Trail; thence with said street, N. 41-16 E. 70.88 feet to an intersection; thence with said intersection N. 83-15 E. 37.17 feet to an iron pin on the southern side of Hunters Trail; thence with said street, S. 62-39-46 E. 72.52 feet to an iron pin, the point of beginning.

THIS is the same property conveyed to the mortgagors by The Fortis Corporation by deed of even date herewith to be recorded.

which has the address of Route 2, 214 Hunters Trail, Greenville, S.C. 29615 (herein "Property Address");
(Street) (City) (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 seized 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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