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300-1573 PAGE 967

# MORTGAGE

THIS MORTGAGE is made this 29th day of June 1982, between the Mortgagor, James F. Zickos and Susan A. Zickos (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").

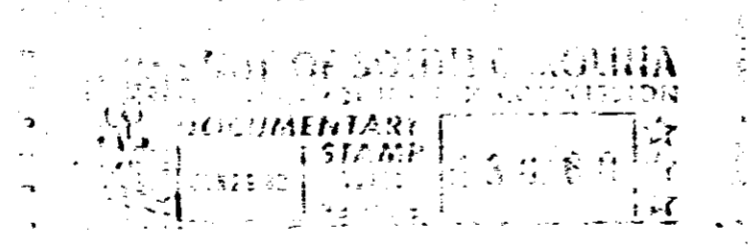
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-One Thousand Five Hundred and No/100 (\$91,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 29, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2012

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 the buildings and improvements thereon, lying and being on the westerly side of Ladyslipper Lane, near the City of Greenville, South Carolina, being known and designated as Lot No. 513 on plat entitled, "Map Four, Section Two, Sugar Creek" as recorded in the RMC Office for Greenville County, SC, in Plat Book 8-P, at Page 62, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Ladyslipper Lane, said pin being the joint front corner of Lot No. 513 and 514 and running thence with the common line of said lots, N. 71-55 W. 156.23 feet to an iron pin at the joint rear corner of Lot Nos. 513 and 514; thence, N. 34-28-06 E. 205.20 feet to an iron pin at the joint rear corner of Lot Nos. 512 and 513; thence with the common line of said lots, S. 18-55 E. 196.50 feet to an iron pin on the westerly side of Ladyslipper Lane; thence with the westerly side of Ladyslipper Lane, on a curve, the chord of which is S. 44-35 W. 44.62 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Cothran & Darby Builders, Inc., dated June 29, 1982, which is being recorded simultaneously herewith in Deed Book 1169, at Page 407.



which has the address of Lot 513 Sugar Creek, Section II, 107 Ladyslipper Lane, Greer, S.C. 29615 (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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