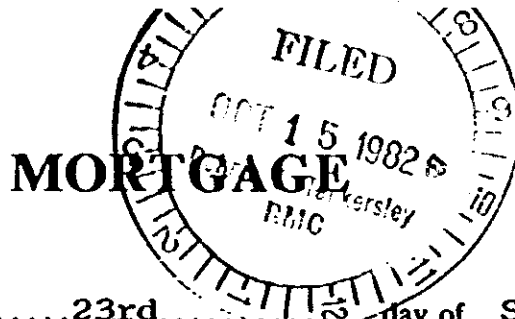


Documentary Stamps are figured on
the amount financed: \$25,066.04



THIS MORTGAGE is made this 23rd day of September 1982, between the Mortgagor, Robert Lawson Scoggins and Linda V. Scoggins (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of fifty-four thousand two hundred seventy-nine & 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 23, 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 October 1, 1992

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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being near the Town of Simpsonville, being known and designated as Tract No. 32 on a Plat of Rollingwood Subdivision, recorded in Plat Book YY, Page 111, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Westerly edge of Club Drive, joint front corner of Lots 31 and 32, and running thence with said Club Drive, S. 3-44 W., 201.6 feet to an iron pin; thence S. 78-03 W., 327 feet to an iron pin; thence N. 3-44 E., 290 feet to an iron pin; thence along the line of Lot 31, S. 86-16 E., 314.9 feet to the beginning.

This is the same property conveyed to the Mortgagors by deed of Richard C. McEwan recorded April 9, 1974, in the RMC Office of Greenville County in Vol. 996 at Page 748.

This mortgage is second and junior in lien to that of United Federal Savings & Loan Association recorded April 9, 1974, in the RMC Office of Greenville County in Vol. 1306 at Page 707.

which has the address of Route 2, Club Drive, Simpsonville, SC, 29681 (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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