

State of South Carolina

COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Danny L. Woodward and Kathy H. Woodward

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Twenty-two Thousand Seven Hundred Fifty and no/100----- (22,750.00--

Dollars, as evidenced by Mortgagor's promissory note of even date herewith which note does not contain

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of One Hundred Sixty-

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW. KNOW ALL MEN. That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagor to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot 17 on plat of Forestdale Heights recorded in Plat Book KK at page 199 in the RMC Office for Greenville County, and having the following metes and bounds:

Beginning at an iron pin on Forestdale Drive at the joint front corner with Lot 18, and running thence N 4-31 E 200 feet to an iron pin; thence N 85-29 W 80 feet to an iron pin on Red Cherry Lane; thence with said Lane, S 4-31 W 185 feet to an iron pin at intersection of Forestdale Drive; thence with the intersection of Red Cherry Lane and Forestdale Drive, the chord of which is S 40-29 E 21.2 feet to an iron pin on Forestdale Drive; thence with said Drive, S 85-29 E 65 feet to the point of beginning.

Derivation: Being the same property conveyed to the mortgagors by R. Patrick Jenkins and Henrietta P. Jenkins.