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# MORTGAGE

THIS MORTGAGE is made this 2nd day of April, 1975, between the Mortgagor, William B. Hood and Gail S. Hood

(herein "Borrower"), and the Mortgagee, Security Federal Savings & Loan Association, a corporation organized and existing under the laws of the State of South Carolina, whose address is Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and 00/100 (\$40,000.00)-----Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on the 10th day of March, 2000;

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: at the intersection of Boxwood Lane and Woodland Way and being known and designated as Lot No. 6 of Boxwood Manor, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book BB, at Page 85, and having, according to a more recent plat made by Piedmont Engineering Service, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the northwestern side of Woodland Way at the joint front corners of Lots No. 5 and No. 6 of said subdivision and running thence along the common line of said lots N. 29-08 W. 250.0 feet to an iron pin; thence along the common line of Lots No. 6 and No. 18 S. 60-52 W. 100.0 feet to an iron pin on the eastern side of Boxwood Lane; thence along the eastern side of Boxwood Lane S. 29-08 E. 200.0 feet to a point; thence following the curve of Boxwood Lane as it converges with Woodland Way, the chord of which curve runs S. 74-08 E. 70.7 feet to a point on the northwestern side of Woodland Way; thence along the northwestern side of Woodland Way N. 60-52 E. 50.0 feet to an iron pin, the beginning corner.



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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.