

# MORTGAGE

THIS MORTGAGE is made this 4th day of March 1977, between the Mortgagor Elmer S. Wilson (herein "Borrower"), and the Mortgagee, **WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION**, a corporation organized and existing under the laws of the United States of America, whose address is 206 South Main Street, Woodruff, S. C. 29388 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHT THOUSAND AND NO/100 (\$8,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 4th 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1st 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 certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, in Chick Springs Township, on the East side of South Trade Street in the City of Greer, near the Southern Railway Depot, being known and designated as Lot No. One (1) as shown on plat of Public Square Subdivision prepared by W. D. Neves, Engineer, dated January 15, 1915, which plat is recorded in the R.M.C. Office for said County in Plat Book 2 at page 10, and being more particularly described according to said plat as follows: Beginning at a point on the Northeast corner of said South Trade Street and a 13-foot wide alley as shown on said plat, and running thence along the Northern side of said alley N. 78-15 E. 100 feet to a point on the Northern side of said alley; thence N. 11-45 W. 23.5 feet to a point, joint rear corner of Lots Nos. 1 and 2 as shown on said plat; thence with the joint line of said lots S. 78-15 W. 100 feet to a point on the East side of South Trade Street, joint front corner of said Lots Nos. 1 and 2 as shown on said plat; thence with the East side of South Trade Street S. 11-45 E. 23.5 feet to the point of beginning. For a more particular description, reference is hereby specifically made to the aforesaid plat. This being the same property conveyed to Ruth Hunt Hayes by Weston M. Hayes by deed recorded in said Office on August 27, 1971, in Deed Book 923 at page 580, and the same property conveyed to the Mortgagor herein by Ruth Hunt Hayes by deed to be recorded forthwith in said Office.



which has the address of 319 S. Trade St. Greer,  
[Street] [City]  
S. C. 29651 (herein "Property Address");  
[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 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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