

Loan 9513

1422 0004

# MORTGAGE

THIS MORTGAGE is made this 27th day of January 1978, between the Mortgagor, Jerry D. Houston and Louise H. Houston (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 Twenty Thousand and no/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 27, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1998.

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 lying, being and situate on the south side of the road that was formerly known as the C. C. Camp Road, also known as the Ballenger Road, about one and one-half miles north of the City of Greer, in Oneal Township, County and State aforesaid, being shown on plat of the property of Jerry D. and Louise H. Houston prepared by H. S. Brockman, Registered Surveyor, dated May 5, 1967, which plat has been recorded in the R. M. C. Office for said County in Plat Book GGG, page 565, and having the following courses and distances, to-wit: Beginning at an old nail and cap in the middle of said road, joint front corner of this lot and property belonging to James Hodge, iron pin back on line at S.2-00 W.27 feet; thence with the common line of this lot and property belonging to James Hodge and L. E. Hodge, S.2-00 W.250 feet to an iron pin; thence N.57-13 W.67.2 feet to an iron pin on line of property of B. W. Waters Estate; thence N.9-11 W.260 feet to an old nail and cap in the center of said road, iron pin back on line at S.9-11 E. 27.5 feet; thence with said road S.67-56 E.115 feet to the beginning point. This being the same property which was conveyed to mortgagors herein by L. E. Hodge by deed recorded in the said office on July 14, 1967 in Deed Book 823, page 440. For a more particular description see the aforesaid plat.

which has the address of \_\_\_\_\_ (Street) \_\_\_\_\_ (City) S. C. \_\_\_\_\_ (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 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 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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