

MORTGAGE

11 24 AM '78

BOOK 1425 PAGE 909

DONNIE S. TANKERSLEY R.H.C.

THIS MORTGAGE is made this 10th day of March 1978, between the Mortgagor Mendel T. Hawkins (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-EIGHT THOUSAND FOUR HUNDRED AND NO/100 (\$28,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 10, 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 March 1, 2003.

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 O'Neal Township, on the South side of Beckey Gibson Road, being known and designated as Lot No. Ten (10) as shown on plat of Ponder Rosa Subdivision prepared by Terry Dill, Surveyor, dated July 20, 1972, which plat is recorded in the R.M.C. Office for said County in Plat Book 4-R at page 27. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is a portion of the property conveyed to James Harold Byrd, Jr., by Carroll Osborne Bunker and Bettye M. Bunker by deed recorded in said Office on October 4, 1976, in Deed Book 1043 at page 951, and the same property conveyed to the Mortgagor herein by James Harold Byrd, Jr., by deed dated February 1, 1978, which deed will be recorded forthwith in said Office.

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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 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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