

MORTGAGE

THIS MORTGAGE is made this 21st day of April 1978, between the Mortgagor Ronald D. Dillard and Janie S. Dillard (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 THIRTY-SIX THOUSAND AND NO/100 (\$36,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 21, 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 April 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, on the South side of Bridges Road in the Town of Mauldin, being known and designated as a Revision of Lot No. Sixty-Six (66), Section II, of Holly Springs Subdivision as shown on a plat thereof prepared by James D. Crain, R.L.S., dated February 13, 1974, which plat is recorded in the R.M.C. Office for said County in Plat Book 5G at page 130, and being more particularly described according to said plat as follows: Beginning at an iron pin on the southern side of Bridges Road, joint front corner of Lots Nos. 66 and 67 as shown on said plat, and running thence with the line of said lots S. 5-36 W. 153.94 feet to an iron pin on the rear line of Lot No. 69, joint rear corner of said Lots Nos. 66 and 67 as shown on said plat; thence S. 88-20 W. 102 feet to an iron pin on rear line of Lot No. 70, joint rear corner of Lots Nos. 65 and 66 as shown on said plat; thence with the line of said Lots Nos. 65 and 66, N. 6-24 E. 153.88 feet to an iron pin on the southern side of Bridges Road, joint front corner of said Lots Nos. 65 and 66 as shown on said plat; thence with the southern side of Bridges Road N. 88-08 E. 100 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 the Mortgagors herein by Frank S. Leake, Jr., G. Sidney Garrett and J. Calvin Summey by deed recorded in Deed Book 1003 at page 782 in said Office on July 29, 1974.

which has the address of 116 Bridges Rd., Holly Springs Sub., Mauldin, S. C. 29662 (herein "Property Address");

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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