

MORTGAGE

THIS MORTGAGE is made this 17th day of January, 1979, between the Mortgagor, Gary W. Woods and Jeanne L. Woods, (herein "Borrower"), and the Mortgagee, NCSB Mortgage South, Inc., a corporation organized and existing under the laws of the State of South Carolina, whose address is Box 3469, Charlotte, North Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 17, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness if not sooner paid, due and payable on February 1, 2009.

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 _____ State of South Carolina:

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 70 on a Composite Plat of Northwood Hills, Revision of Sections 1, 1-A and 11, recorded in Plat Book QQ at page 156 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed by Billy K. Dill by deed recorded herewith.

which has the address of 9603 Old Santee Road, Greenville, S.C. 29602

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 to 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 land, hold 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 dedications, easements, restrictions listed in a schedule of exceptions to conveyance, any title insurance policy insuring Lender's interest in the Property.

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