

MORTGAGE

THIS MORTGAGE is made this 6th day of August 1980, between the Mortgagor... Michael Eugene Hand and Jo Ann B. Hand... (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 Forty five thousand and 00/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 6, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2010.

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, together with the improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Chick Springs Township, north of the City of Greer, on the eastern side of Taylors Road, being known and designated as Lot No. 43 and a northern triangular portion of Lot No. 42 on a plat of Belmont Heights, Section No. 1, recorded in the RMC Office for Greenville County in Plat Book RR at page 38, and being more recently shown on a plat of Property of Michael E. Hand and Jo Ann B. Hand by Freeland & Associates dated August 7, 1980 and recorded in said RMC Office in Plat Book 80 at page 15, and having according to the more recent plat the following metes and bounds, to-wit:

Beginning at an iron pin on the eastern side of Taylors Road, joint front corner of Lots 43 and 44 and running thence as the common line of said lots S. 78-00 E. 177 feet to an iron pin on line of Lot 34; thence with the rear line of Lots 34 and 35 as the common line, S. 8-54 W. 110.2 feet to an iron pin, joint rear corner with Lot 42; thence in a new line through the northern portion of Lot 42, N. 80-30 W. 182.2 feet to an iron pin on the eastern side of Taylors Road, joint front corner of the within described property and the remaining portion of Lot 42; thence along said road N. 5-13 E. 8 feet to an iron pin; thence continuing along said road N. 12-00 E. 110 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Aaron B. Clayton and Ann F. Clayton dated August 8, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1130 at page 735.

The mortgagee's address is: PO Drawer 518, Woodruff, SC 29388

which has the address of Route 6, Taylors Road Greer, S. C. 29651 (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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