

FILED
CO. S. C.
AUG 3 12 14 PM '81
DONNIE TANKERSLEY
R.M.C.

BOOK 1548 PAGE 900

MORTGAGE

THIS MORTGAGE is made this 31st day of July 1981 between the Mortgagor, James D. Waddell and Sandra S. Waddell (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of the State of South Carolina, whose address is P. O. Box 225, Columbia, South Carolina 29202 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Thousand and no/100 (\$90,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 31, 1981 (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, 2011.

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 situate, lying and being at the intersection of Edwards Road and Chipwood Lane in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 21 and a portion of Lot No. 20 on a plat entitled "Green Hills, Section 1", prepared by Piedmont Engineers, dated October, 1954, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book HH, at page 189, and having, according to said plat and a more recent plat entitled "Property of James D. Waddell and Sandra S. Waddell", prepared by Freeland & Associates, dated July 13, 1981, the following metes and bounds:

BEGINNING at an iron pin on the northern side of Edwards Road, at the joint corner of Lots 21 and 22, and running thence with the northern side of Edwards Road S. 42-59 W. 105 feet to an iron pin at the intersection of Edwards Road and Chipwood Lane; thence N. 88-37 W. 35 feet to an iron pin on the eastern side of Chipwood Lane; thence with the eastern side of Chipwood Lane, the following courses and distances: N. 45-44 W. 52.3 feet to an iron pin; thence N. 58-03 W. 44 feet to an iron pin; thence N. 64-26 W. 37.5 feet to an iron pin; thence on a new line through Lot No. 20 N. 14-44 E. 207.6 feet to a point in the center of a branch; thence with the center of said branch as the line for a traverse line of N. 76-00 E. 20 feet to a point; thence with the line of Lot No. 22 S. 20-00 E. 119.6 feet to an iron pin; thence continuing with the line of Lot No. 22 S. 47-35 E. 138.3 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Robert Clifton Fox and Elvera Mae Fox, dated July 31, 1981, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1152, at Page 207, on Aug. 3, 1981.



which has the address of 121 Chipwood Lane Greenville
(Street) (City)
S. C. 29615 (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.