

JUL 13 2 08 PM '83 MORTGAGE

DONNIE S. HERSLEY  
R.H.L.

THIS MORTGAGE is made this 1st day of July 1983, between the Mortgagor Larry Ray Skinner and Janice W. Skinner (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 SEVENTEEN THOUSAND AND NO/100 (\$17,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 1, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1993.

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 Northern side of Cinderella Lane, being shown and designated as Lot No. Thirty-one (31) on plat of Enchanted Forest made by Carolina Engineering and Surveying, dated February 18, 1963, which plat has been recorded in the R.M.C. Office for said County in Plat Book YY, page 123, and having, according to said plat, the following metes and bounds, to-wit: Beginning at an iron pin on the Northern side of Cinderella Lane at the joint front corner of Lots Nos. 31 and 32 and running thence with the common line of said lots, N. 31-30 E. 150.8 feet to an iron pin; thence with the common line of Lots Nos. 30 and 31, S. 29-12 E. 165 feet to an iron pin on the Northern side of Cinderella Lane; thence with the Northern side of Cinderella Lane, S. 60-48 W. 46.0 feet to an iron pin; thence with the curve of Cinderella Lane, the chord of which is S. 79-04 W. 36.0 feet to an iron pin; thence with the northern side of Cinderella Lane, N. 61-58 W. 95.0 feet to an iron pin, the point of beginning. For a more particular description see the aforesaid plat. This is the same property conveyed to the Mortgagors herein by Maria Autrey by deed recorded in said Office in Deed Book 1041 at page 613 on August 23, 1976.

This is a Second Mortgage over the above described property. Woodruff Federal Savings and Loan Association has a First Mortgage over the above described property in the original amount of \$26,000.00 given to it by Larry Ray Skinner and Janice W. Skinner, which First Mortgage is recorded in R. E. Mtg. Book 1376 at page 23 in said R.M.C. Office.

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OFFICE OF THE CLERK OF THE R.M.C. OFFICE  
GREENVILLE, S.C.  
RECORDED  
JUL 13 1983

which has the address of 11 Cinderella Lane, Enchanted Forest Sub., Greenville, S. C. 29601 (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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