

MORTGAGE 12 52 PM '83

DONNA LINDSEY R.M.C.

THIS MORTGAGE is made this 2nd day of August 1983 between the Mortgagor James Raymond Waldrop and June Marie Waldrop (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 Sixty-Five Thousand and no/100 (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 2, 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 August 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, in Oneal Township, on the North side of the Milford Church Road, and being more particularly described as follows: Beginning at a nail in said Road at its intersection with Milford Drive and running thence with the West side of said Milford Drive N.5-28 W.198 feet to an iron pin and N.10-45 E.177.7 feet to an iron pin on the West side of said Drive; thence N.6-15 W.1,224.9 feet to a stake, joint corner with lot conveyed by E. P. Rollins to the Commission of Public Works of the City of Greer by deed recorded in the R. M. C. Office for said County in Deed Book 529, page 81; thence with the line of said Commission of Public Works for approximately S.69-00 W.112 feet, more or less, to a stake at a branch; thence up the branch, the branch being the line, to a stone near the head of the branch, old corner of property owned now or formerly by Groce; thence approximately due South 53.7 feet, more or less, to an iron pin at the Northwest corner of the 1.0 acre lot as shown on plat of property of James Raymond and June Marie Waldrop prepared by Thomas D. Lindsey, R. L. S., dated Dec. 6, 1971, recorded in Plat Book 8-V, page 57 in said R. M. C. Office; thence with the line of said 1.0 acre lot S.86-06 E.151.5 feet to an iron pin; thence S.14-54 W.71 feet to an iron pin; thence S.89-01 E.176.1 feet to an iron pin in a 20-foot wide dirt access road; thence with said access road S.11-21 W.215.8 feet to an iron pin; thence S.86-02 W.100.6 feet to an iron pin, joint corner with Milford Baptist Church lot; thence with the line of said Church lot S.5-15 E.304 feet to a point in said Milford Church Road, joint front corner with said Church lot; thence with said Road N.86-00 E.59.5 feet and N.81-30 E.166.5 feet, more or less, to the point of beginning. This is a part of the property conveyed to mortgagors herein by Paul Davis by deed recorded in said office on Oct. 12, 1977 in Deed Book 1066, page 628. See also deed of Crawford B. Cole, Jr. and Cynthia Ann Cole to mortgagors herein dated Dec. 31, 1981, which deed has been recorded in said R. M. C. Office on Jan. 8, 1982 in Deed Book 1160, page 789.

which has the address of Route 7, Box 302 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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