

MORTGAGE

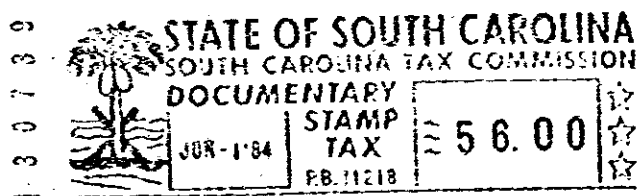
THIS MORTGAGE is made this 1st day of June 1984, between the Mortgagor, Jo Ann J. Watkins and Wendell K. Watkins (herein "Borrower"), and the Mortgagee, BANKERS MORTGAGE CORPORATION, its successors, a corporation organized and existing under the laws of South Carolina, whose address is P.O. Drawer F-20 Florence, South Carolina 29503 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Forty Thousand and No/100 (\$140,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1984 (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, 2014;

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: on the southeastern side of Ponders Road, near the City of Greenville, containing 2.83 acres, more or less, and being known and designated as Lot No. 2 as shown on a plat prepared by Piedmont Surveyors, dated February 13, 1979, entitled "Addition to Huntington", and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C at page 3, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Ponders Road at the joint front corner of Lots Nos 1 and 2, and running thence with the line of Lot No. 1 S. 72-12 E. 662.45 feet to an iron pin in the line of property now or formerly of Wilson; thence with the line of the said Wilson property, N. 4-08 W., 86.8 feet to an iron pin; thence continuing with the line of the said Wilson property, N. 3-43 W., 113.2 feet to an iron pin at the joint rear corner of Lots Nos. 2 and 3; thence with the line of Lot No. 3, N. 68-28 W., 554.3 feet to an iron pin on the southeastern side of Ponders Road; thence with the southeastern side of Ponders Road, S. 26-15 W., 225 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Elbert O. and June M. Ray dated Mar., 29, 1984, and recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.



which has the address of Route #2, Ponders Road Greenville, South Carolina 29607 (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 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.

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