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MORTGAGE

THIS MORTGAGE is made this 9th day of July, 1984, between the Mortgagor, WANDA H. SMITH

, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of \$25,010.04 (TWENTY-FIVE THOUSAND TEN DOLLARS AND 04/100) Dollars, which indebtedness is evidenced by Borrower's note dated _____, (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 31, 1994

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 tract of land, situate, lying and being in the State of South Carolina, County of Greenville, in Paris Mountain Township containing 21.27 acres as shown on a plat prepared for John A. Bolen by Robert R. Spearman, dated July 18, 1979, and recorded in the R.M.C. Office for Greenville County in Plat Book 7-M, at page 66, and having according to said plat, the following metes and bounds, w-wit: BEGINNING at an iron pin on the western side of White Horse Road at the corner of the tract herein conveyed and property now or formerly of Benjamin F. McDaniel, Jr. and running thence along the common line of a ditch separating the Benjamin F. McDaniel Property and this tract, the following courses and distances: S. 88-09 E. 445.17 feet to a new iron pin; thence S. 60-29 W. 473.58 feet to a new iron pin; thence S. 44-03 W. 396.65 feet to a new iron pin; thence turning and running along Keeler Mill Road, the following courses and distances: S. 50-07 W. 532.69 feet to a new iron pin; thence continuing along Keeler Mill Road S. 53-40 W. 441.63 feet to an old iron pin in the corner of this tract and a tract now or formerly of Charles I. Wynn; thence turning and running along the Wynn Property line N. 63-02 W. 380.1 feet to an old iron pin; thence continuing along the Wynn Tract S. 61-33 W. 238.78 feet to an old iron pin on the western side of White Horse Road; thence turning and running along the western side of White Horse Road, the following courses and distances: N. 20-36 W. 155.24 feet; N. 16-32 W. 134.76 feet; N. 13-27 E. 154.92 feet; N. 12-03 W. 182.26 feet; N. 05-46 W. 131.05 feet; and N. 00-08 E. 116.23 feet.

LESS HOWEVER all that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as 2.98 acres, more or less, as shown on plat thereof prepared by Robert R. Spearman, RLS, dated November 15, 1979, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7-T, at Page 62, and having, according to said plat, such metes and bounds as appears thereon, and conveyed to J. W. Smith, Sr. and Martha H. Smith by deed dated December 28, 1979, and recorded January 18, 1980, in Deed Book 1119, at Page 307.

(CONTINUED ON ATTACHED PAGE)

which has the address of _____ (Street) _____ (City) _____ (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.

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