

MORTGAGE

L-11 9/1/72

THIS MORTGAGE is made this 28th day of April 1977, between the Mortgagors, Michael F. Barnes and Myra B. Barnes, (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 ELEVEN THOUSAND FIVE HUNDRED AND NO/100 (\$11,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 28, 1977 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on May 1st, 1992

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 Chick Springs Township, in the City of Greer, on the Northeast side of West Arlington Avenue, being known and designated as a part of Lots Nos. Nine (9) and Ten (10) shown on a plat entitled "Westmoreland Circle" prepared by W. J. Riddle, Surveyor, dated Dec., 1921, which plat is recorded in the R.M.C. Office for said County in Plat Book T at pages 198 and 199, and being more particularly described as follows: Beginning at an iron pin on the Northeast side of West Arlington Avenue, joint corner with property owned now or formerly by Helger, and running thence N. 18-28 E. 146.1 feet to an iron pin, joint corner with the said Helger property; thence S. 72-40 E. 63 feet to an iron pin; thence S. 17-20 W. 160 feet to an iron pin on the Northeast side of said West Arlington Avenue; thence with the Northeast side of said Avenue N. 51-00 W. 70 feet to the point of beginning. This being the same property conveyed to Roland T. Genoble by W. Paul Smith by deed recorded in said Office on December 1, 1948, in Deed Book 366 at page 261. The said Roland T. Genoble died testate on or about December 24, 1966, devising the above described property to Eunice M. Genoble, as is more particularly set forth in Apt. 932, File 7, in the Office of the Probate Judge for said County. The said Eunice M. Genoble died testate on or about July 3, 1976, devising the above described property to Robert E. Woodward, as is more particularly set forth in Apt. 1431, File 5, in said Probate Judge's Office. The above described property was conveyed to the Mortgagors herein by Robert E. Woodward, individually and as Executor under the Last Will and Testament of Eunice M. Genoble, deceased, by deed to be recorded forthwith in said R.M.C. Office.

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which has the address of 500 West Arlington Avenue, 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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