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MORTGAGE

1983., between the Mortgagor, .. Marvin S. Drummond and Clara F. Drummond (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS. Borrower is indebted to Lender in the principal sum of U.S. \$. 8,562,44..... which indebtedness is evidenced by Borrower's note dated April . 7, . 1983 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness. if not sooner paid, due and payable on April .15, .1988.....

TO SECURE to Lender 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. 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:

County of Greenville, being known and designated as Lot No. 1 of a subdivision known as Woodruff Road Heights according to a plat thereof prepared by Jones Engineering Services dated April, 1971, and recorded in the R.M.C. Office for Greenville County in Plat Book 4 G, at Page 159 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Woodruff Road at the joint front corner of Lots Nos. 1 and 2, running thence with the joint line of said lots N. 40-35 E. 326 feet to the joint rear corners of Lots Nos. 1 and 2, running thence with the rear line of Lot No. 1, S. 44-40 E. 184.5 feet to an iron pin on Lori Drive, running thence with the western side of Lori Drive, S. 29-19 W. 21.3 feet, thence S. 32-35 W. 86.5 feet, thence S. 39-05 W. 86.5 feet, thence S. 42-20 W. 116 feet, thence N. 87-20 W. 26 feet to a point on the northern side of Woodruff Road, thence running with Woodruff Road N. 44-40 W. 177.6 feet to the point of beginning.

The above property is the same property conveyed to Marvin S. Drummond and Clara F. Drummond by deed of Jimmy M. Bridges of even date to be recorded herewith.



which has the address of .. Rt. 5, Box 315, 1 Lori Dr. Simpsonville

...... (herein "Property Address"); South Carolina ... 29681

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 and rents. all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands. subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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