

DONNIE S. FARRERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 19th day of July 1983, between the Mortgagor, Larry William McKinney and Belinda Ann Dillard McKinney (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 TEN THOUSAND SEVEN HUNDRED AND NO/100 (\$10,700.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 19, 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 July 1, 1993;

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 piece, parcel or lot of land, lying, being and situate on the Southeast side of the Hammett Bridge Road near Pleasant Grove Baptist Church, in County and State aforesaid, and being a part of the Lot No. Sixteen (16) of the Jno. B. Greer Estate property as shown on plat prepared by H. S. Brockman, Surveyor, dated Sept. 7, 1937, and which plat has been recorded in the R.M.C. Office for said County in Plat Book FF, pages 204 and 205, and having the following courses and distances, to-wit: Beginning at a Nail & Cap in said road and running thence S. 31-00 E. 200 feet to an Iron Pin; thence S. 59-10 W. 200 feet to an Iron Pin; thence N. 31-00 W. 200 feet to a Nail & Cap in said road (Iron Pin back on line at 26 feet); thence with the Hammett Bridge Road N. 59-10 E. 200 feet to the beginning point. For a more particular description, see the aforesaid plat. This is the same property conveyed to the Mortgagors herein by Harold M. Dillard by deed recorded in said Office on November 12, 1980, in Deed Book 1137 at page 206.

This is a second mortgage over the above described property. Woodruff Federal Savings and Loan Association has a first mortgage over the above described property in the original amount of \$32,300.00 given to it by the Mortgagors herein, dated November 4, 1980, which mortgage is recorded in said Office in Real Estate Mortgage Book 1524 at page 287.

OFFICE OF SOUTH CAROLINA
RECORDS AND DEEDS
STAMP
TAX \$ 0 4 2 8

which has the address of 335 Hammett Bridge Road Greer
[Street] [City]
S. C. 29651 (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 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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