

Loan #10922 FILED
GREENVILLE S.C.

1619 22529

MORTGAGE

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THIS MORTGAGE is made this 2nd day of August 1983, between the Mortgagor **Ruby Marie L. Jacobs** (therein "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 (therein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of **TWENTY-EIGHT THOUSAND AND NO/100 (\$28,000.00)** Dollars, which indebtedness is evidenced by Borrower's note dated **August 2, 1983** (therein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on **August 1, 1998**.

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 Oneal Township, near Milford Baptist Church, on the West side of a 20-foot wide dirt access road leading to Milford Church Road, containing 0.79 of an acre, more or less, and being more particularly described as follows: Beginning at an iron pin at the Northeast corner of lot conveyed to the Deacons of Milford Baptist Church by D. E. Camp by deed recorded in the R.M.C. Office for said County in Deed Book 308 at page 115, and running thence with property owned now or formerly by Crawford B. Cole, Jr., and Cynthia Ann Cole N. 24-49 W. 139.5 feet to an iron pin; thence continuing with the line of said Cole property N. 14-54 E. 98.2 feet to an iron pin; thence S. 89-01 E. 176.1 feet to an iron pin in said 20-foot wide dirt access road; thence with said access road S. 11-21 W. 215.8 feet to an iron pin in said access road; thence S. 86-02 W. 100.6 feet to the point of beginning.

ALSO

The easement and/or right-of-way conveyed to the Mortgagor herein by James Raymond Waldrop and June Marie Waldrop, as is more particularly set forth in deed of James Raymond Waldrop and June Marie Waldrop to the Mortgagor herein dated August 2, 1983, which deed will be recorded forthwith in said Office.

The above described property is a portion of the property conveyed to James Raymond Waldrop and June Marie Waldrop by Paul Davis by deed recorded in said Office on October 12, 1977, in Deed Book 1066 at page 628 and the same property conveyed to the Mortgagor herein by James Raymond Waldrop and June Marie Waldrop by deed to be recorded forthwith in said Office.

which has the address of _____ (Street) _____ (City)
S. C. _____ (therein "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 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 unincumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to a schedule of exceptions, covenants 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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