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CONNIE S. TANNENBERG
RECORD

MORTGAGE

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THIS MORTGAGE is made this 13th day of December 1978 between the Mortgagor, Jerry W. Woodruff & Charlotte M. Woodruff (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 E. Washington Street, Greenville, S.C. 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of sixty thousand one hundred and no/100ths (\$60,100.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 13, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1st, 2008

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 in the aforesaid County and State, near Marshall Forest Subdivision, on the southern side of Brookside Way, being known and designated as Lot No. 1 of property formerly owned by Christie C. Prevost, and being described according to a plat prepared by Piedmont Engineering Service, Greenville South Carolina, dated July 5, 1949, and having, according to said plat, the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the southern side of Brookside Way at the joint front corner of the property herein conveyed and lot now or formerly owned by Speegle, and running thence along the common line of said lots S. 25-30 E. 171 feet to an iron pin on the northern side of a five (5') foot strip reserved by Christie C. Prevost, which strip is referred to on the aforementioned plat as Lot No. 3; thence along the northern side of said five (5') foot strip S. 66-35 W. 75 feet to an iron pin, the joint rear corner of Lots No. 1 and 2; thence along the common line of Lots No. 1 and 2 N. 25-30 W. 165.3 feet to a point on the southern side of Brookside Way; thence along the southern side of Brookside Way, a curved portion thereof, the chord of which runs N. 62-14 E. 75.2 feet to an iron pin, the beginning corner.

Brookside Way referred to above is also known as Riverside Drive.

DERIVATION: Deed of Clarence O. Roberts, Jr. and Alice Drake Roberts, dated December 13, 1978, and recorded December 14, 1978, in Deed Book 1093 at Page 747.

which has the address of 361 Riverside Drive, Greenville, South Carolina 29605 (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 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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