

# MORTGAGE

THIS MORTGAGE is made this 6th day of March 1978, between the Mortgagor Gary George Gosnell and Janice G. Gosnell (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 THIRTY THOUSAND THREE HUNDRED AND NO/100 (\$30,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 6, 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 March 1, 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, situate, lying and being in the State and County aforesaid, about 2 miles South of Gowensville, containing One and 24/100 (1.24) acres, more or less, as shown on plat prepared for T. Haynes Morrow by Neil R. Phillips, R.L.S., dated March 29, 1977, which plat will be recorded forthwith in the R.M.C. Office for said County, and being more particularly described according to said plat as follows: Beginning at a nail and cap in an 18-foot wide paved County Road, joint front corner with property owned now or formerly by B. S. Cooley, which nail and cap is located along said County Road 786.2 feet from the center line of S. C. Highway No. 880, and running thence with said County Road S. 72-11 W. 71.6 feet to a nail and cap, and S. 72-10 W. 80.1 feet to a nail and cap in said County Road; thence N. 14-53 W. 370.7 feet to an iron pin on line of property owned formerly by L. D. Landford (iron pin on line at 25 feet); thence with the line of said Landford property N. 77-37 E. 145.2 feet to an iron pin, joint rear corner with said B. S. Cooley property; thence with the line of said Cooley property S. 15-55 E. 356.6 feet to the point of beginning (iron pin on line at 331.6 feet). For a more particular description, reference is hereby specifically made to the aforesaid plat. This is a portion of the property conveyed to Nan Morrow Reese, Thomas H. Morrow and Oma C. Morrow by Onie C. Morrow by deed recorded in said Office on November 22, 1974, in Deed Book 1010 at page 728, and the same property conveyed to the Mortgagors herein by Nan Morrow Reese, Thomas H. Morrow and Oma C. Morrow by deed to be recorded forthwith in said Office.

which has the address of Route 2 Landrum S. C. 29356 (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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