

FILED  
GREENVILLE CO. S. C.

L#9685

BOOK 1437 PAGE 502

JUL 7 11 44 AM '98  
LONNIE S. TANKERSLEY  
R.M.C.

**MORTGAGE**

THIS MORTGAGE is made this 7<sup>th</sup> day of July 1998, between the Mortgagor Donald W. Harris and Kathy W. Harris (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 FOURTEEN THOUSAND THREE HUNDRED AND NO/100 (\$14,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 7, 1998 (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, 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, at Taylor, on the Northwest corner of the intersection of Center and Waldrop Streets, being known and designated as Lot No. Nineteen (19) as shown on plat of Section 1, Sub-division for Burlington Industries, Inc., prepared by Piedmont Engineers & Architects, dated October, 1964, which plat is recorded in the R.M.C. Office for said County in Plat Book JJJ at page 10. The above described lot is also known as 102 Center Street. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is the same property conveyed to David Cox and L. Cathy Cox by Jimmy E. Cox by deed recorded in said Office on November 10, 1975, in Deed Book 1027 at page 16. The said L. Cathy Cox (also known as Linda Kathleen Cox) died intestate on August 17, 1977, leaving as her only heirs at law her husband, David P. Cox and her son, David Jason Cox, as is more particularly set forth in Apt. 1480, File 3, in the Office of the Probate Judge for said County. The interests of the said David D. Cox and David Jason Cox were conveyed to the Mortgagors herein by Frank P. McGowan, Jr., Master, by deed to be recorded forthwith in said R.M.C. Office.

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which has the address of 102 Center Street, Taylor, S. C. 29687 (herein "Property Address");  
(Street) (City) (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 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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