GREENVILLE CO. S. C.
OCT 8 11 31 AM '79
SCHRECK PARKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 8th day of October, 19 79, between the Mortgagor, John S. Waldrop and Sheila D. Darnell (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of, whose address is P. O. Box 10148, Greenville, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand and No/100 ($21,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 8, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2009;

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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 27 on plat of New Furman Heights as shown on plat thereof being recorded in the RMC Office for Greenville County, S. C. in Plat Book EE at Page 75, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Ruby Drive, which iron pin is located 699 feet from the intersection of Ruby Drive and Old Buncombe Road at the joint front corner of Lots 26 and 27 and running thence with the joint line of said lots, S. 7-23 W. 150 feet to an iron pin, joint rear corner of Lots 26 and 27; thence with the rear line of Lot 27, N. 82-37 W. 100 feet to an iron pin; thence N. 4-58 W. 102.9 feet to an iron pin on the southern side of Ruby Drive; thence with the southern side of Ruby Drive, the following courses and distances, to-wit: N. 59-09 E. 18.9 feet to an iron pin; N. 68-43 E. 57.3 feet to an iron pin; S. 87-50 E. 57.3 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Stephen R. Kelley, of even date to be recorded herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
20.40

which has the address of 101 Ruby Drive, Greenville, S. C. 29609
[Street] [City]
(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 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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