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MORTGAGE

THIS MORTGAGE is made this 10th day of March 19. 81., between the Mortgagor, Darrell Lee Durham and Janice K. Durham (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 Sixty-Five Hundred and no/100 (\$6,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 10, 1981 (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, 1991

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 lot of land lying, being and situate in Chick Springs Township, County and State aforesaid, being known and designated as Lot No. Forty-eight (48) in what is known as Lake View Heights, property of Mrs. Bessie and I. M. Wood Estate, shown on a subdivision and plat of same made by H. S. Brockman, Reg. Surveyor, dated Nov. 2, 1959, which plat has been recorded in the R. M. C. Office for said County in Plat Book RR, page 19. This is the same property which was conveyed to mortgagors herein by Elizabeth G. Waters by deed recorded in the said office on Nov. 24, 1970 in Deed Book 903, page 297. For a more particular description see the aforesaid plat.

This is a second mortgage over the above described property. Mortgagee herein has the first mortgage which was given to it by William D. Waters and Elizabeth G. Waters on May 12, 1966 in the original sum of \$16,000.00 and which mortgage has been recorded in the said office on May 13, 1966 in R. E. Mtg. Book 1031, page 50.

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which has the address of 104 Lakeland Drive Greer, S. C. 29651 (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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