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A M.C.

MORTGAGE

19.81., between the Mortgagor. Byron .V. Brown .and .Teresa .T. Brown(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-Pour. Thousand. Two.... Hundred and no/100. (\$34,200,00) == Dollars, which indebtedness is evidenced by Borrower's note with the balance of the indebtedness, if not sooner paid, due and payable on Harch. 1, 2011

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 State of South Carolina: All that piece, parcel or lot of land lying, being and situate on the West side of Wood Drive, in Chick Springs Township, County and State aforesaid, and being known and designated as Lot No. Twenty-nine (29) as shown on the preliminary map of the J. A. Wood property and which map was prepared by H. S. Brockman, Reg. Surveyor, dated Jan. 13, 1956 and which has been recorded in the R. M. C. Office for said County in Plat Book BB, page 120, and having the following courses and distances, to-wit: Beginning at an Iron Pin on the West side of Wood Drive, joint corner of lot now or formerly owned by Earl C. Howard and running thence with the Southern property line of the Howard lot N.81-20 W.79 feet to an Iron Pin located at the Southeast corner of lot no. 18 as shown on said map, thence N.86-00 W.188 feet to an Iron Pin located at the joint rear corner of lots nos. 28, 29, 19 and 20 as shown on said map, thence with the joint property line of lots nos. 29 and 28 S.16-23 W.100 feet to an Iron Pin at the joint rear corner of lots nos. 29 and 30 as shown on said map, thence with the joint property line of said last two mentioned lots S.82-30 E.224.5 feet to an Iron Pin on the West side of Wood Drive, thence with the West side of Wood Drive N.36-00 E.121.8 feet, more or less, to the beginning point. This being the same property which was conveyed to Tobe A. Taylor and Addie C. Taylor by Charles W. Hamby and Betty Wood Hamby by deed recorded in said R. M. C. Office on May 3, 1968 in Deed Book 843, page 382. The said Addie C. Taylor, late a resident of said County, died testate on Dec. 3, 1974, leaving a Will in which she devised her interest in the above described property to Tobe A. Taylor as is more particular set forth in Apt. no. 1365, file no. 13 in the Probate Judge's office for said County. The said Tobe A. Taylor, late a resident of said County, died testate on Aug. 27, 1980 leaving a Will in which he devised the above described property to Minnie May T. Pinson as is more particular set forth in Apt. 1620, File 24 in said Probate Judge's office. This being the same property which was conveyed to mortgagors herein by Minnie May T. Pinson by deed which will be recorded forthwith in the said R. M. C. Office. For a more particular description see the aforesaid map.

S. C. ..29651.....(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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