



MORTGAGE

THIS MORTGAGE is made this 14th day of December 1981 between the Mortgagor, Billy L. and Karen J. Woodward (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of eight thousand, three hundred, thirty four dollars and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 14, 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 December 14, 1986;

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, S.C. State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greer, on the East side of Lanford Street, and being more particularly described as follows:

BEGINNING at a point on Lanford Street, joint corner of Lots 12 and 13 and running thence S. 72-20 E., 150 feet; thence N. 17-40 E., 60 feet; thence N. 72-20 W., 150 feet to Lanford Street; thence S. 17-40 W., 60 feet to the beginning corner and being shown and designated as lot number THIRTEEN (13) on plat entitled Westmoreland Circle, recorded in plat book H page 144A, Greenville County R.M.C. Office, to which plat reference is hereby made for a more complete description.

This is the same conveyed to James G. Wade by deed recorded in deed book 975 page 120, Greenville County R.M.C. Office

This is the same property conveyed by deed of James G. Wade, by deed dated October, 8, 1975 and recorded October, 13, 1975 in the R.M.C. Office for Greenville County in Volume 1025 Page 693.

which has the address of 102 Lanford St., Greer, S.C., 29651 (City)
 (Street)
 (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 seized 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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