MAR 16 1 29 FH '83

DONNIE S 14N ERSLEY

R.M.C.

MORTGAGE

All that certain piece, parcel or lot of land lying, being and situate in the State and County aforesaid, in Oneal Township, on a 20foot wide dirt access road leading to Milford Church Road, containing one (1.0) acre, more or less, and being more particularly described as follows: Beginning at an iron pin on line of property owned now or formerly by Musgrove, at the Northwest corner of lot conveyed to the Deacons of Milford Baptist Church by D. E. Camp by deed recorded in the R. M. C. Office for said County in Deed Book 308, page 115, and running thence with the line of said church lot N.86-00 E.188.1 feet to an iron pin; thence N.24-49 W.139.5 feet to an iron pin; thence N.14-54 E.169.2 feet to an iron pin; thence N.86-06 W.151.5 feet to an iron pin on line of said Musgrove property; thence with the line of said Musgrove property S.3-54 W.314.3 feet to the point of beginning. This being the same property which was conveyed to mortgagors herein by James Raymond Waldrop and June Marie Waldrop by deed recorded in the said R. M. C. Office on February 2, 1982 in Deed Book 1161, page 862. For a more particular description see plat prepared for James Raymond Waldrop and June Marie Waldrop by Lindsey & Associates, Land & Hydrographic Surveyors, dated Dec. 6, 1981 and which plat has been recorded in said office in Plat Book 8 V, page 57.

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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 leavehold 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.