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STATE OF SOUTH CAROLINA County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: we, Walter E. Monroe and Marsha G. Monroe

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of TWENTY-FOUR THOUSAND and no/100--DOLLARS (\$24,000.00), with interest thereon from date at the rate as specified in said note as id-

DOLLARS (\$24,000.00), with interest thereon from date at the rate as specified in said note, said principal and interest to be repaid as therein stated, said note provides that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of September 1996, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

All that certain piece, parcel or lot of land, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in O'Neal Township, about two miles northwest of the City of Green, on the Ansel School Road and near the old Ansel School, and being shown on plat made by Terry T. Dill, Surveyor, dated Jan. 10, 1963, and having the following courses and distances: Beginning on an iron pin at the intersection of the Ansel School Road with a County Road, and runs thence with the margin of Ansel School Road, N.52 E.200 feet to an iron pin, corner of Thelma W. Garrett's home lot; thence with that line N.43-50 N.220 feet to an iron pin; thence S.51-22 W.219.8 feet to an iron pin on County Road; thence S.49-15 E. with the margin of Road 220 feet to the beginning corner, containing 1.05 acres, more or less. This being the same property which was conveyed to W. Dennis Smith by Frank P. McGowan, Jr., Master by deed recorded in the R. M. C. Office for said County in Deed Book 874, page 415. And being the same property which was conveyed to mortgagors herein by W. Dennis Smith by deed dated July 20, 1971 and which deed will be recorded forthwith in the said office.