## MORTGAGE

5th April THIS MORTGAGE is made this , 19 74 , day of between the Mortgagor, William McBrayer Wood and Nancy Cooper Wood

(herein "Borrower"),

and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina , whose address is 500 E. Washington Street, Greenville, S.C. (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thirty-One Thousand Nine Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2004

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 berewith 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 hercof (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 South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greer, being known and designated as Lot No. 99 and part of Lot No. 100 on a plat entitled "Burgess Hills" and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book Y at Pages 96 and 97, and having according to a more recent plat thereof entitled "Property of William McBrayer Wood" dated March 7, 1974, prepared by Tri-State Surveyors and to be recorded herewith, the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Chestnut Avenue at the joint front corner of Lots No. 98 and 99, thence with the northeastern side of Chestnut Avenue, N. 60-44 W. 140 feet to an iron pin in the line of Lot No. 100; thence through Lot No. 100, N. 29-19 E. 182.6 feet to an iron pin in the rear line of Lot No. 100 and Lot No. 107; thence with the line of Lot No. 107, S. 60-52 E. 39.9 feet to an iron pin in the line of Lot No. 107; thence continuing with the rear line of Lot No. 107 and with the rear lot line of Lot No. 108, S. 60-38 E. 99.8 feet to an iron pin in the rear lot line of Lot No. 108; thence with the line of Lot No. 98, S. 29-15 W. 182.5 feet to the point of beginning.



To Have and to Hozo 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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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This mortgage is re-recorded to insert the date of the mortgage