

FILED
GREENVILLE S.C.
DEC 8 2 31 1983
SIBLEY

MORTGAGE

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THIS MORTGAGE is made this 6th day of December 1983, between the Mortgagor Joseph B. Stafford and Ruth J. Stafford (formerly Ruth J. Nealy) (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 TWENTY-EIGHT THOUSAND EIGHT HUNDRED AND NO/100 (\$28,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 6, 1983 (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 1, 2003

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, State of South Carolina:

All that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, near Greenville, in Chick Springs Township, on the West side of Thames Drive, being known and designated as Lot No. Forty (40) as shown on plat of Avon Park Subdivision prepared by C. C. Jones & Associates, Engineers, dated November, 1956, which plat is recorded in the R.M.C. Office for said County in Plat Book KK at page 71. For a more particular description, reference is hereby specifically made to the aforesaid plat.

ALSO

All that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, near Greenville, in Chick Springs Township, on the West side of Thames Drive, being the southernmost 25 feet of Lot No. Forty-one (41) as shown on plat of Avon Park Subdivision prepared by C. C. Jones & Associates, Engineers, dated November, 1956, which plat is recorded in the R.M.C. Office for said County in Plat Book KK at page 71, and being more particularly described as follows: Beginning at an iron pin on the west side of Thames Drive, joint front corner of Lots Nos. 40 and 41 as shown on said plat, and running thence with the joint line of said lots S. 84-18 W. 175 feet to an iron pin, joint rear corner of said lots; thence N. 5-42 E. 25 feet to a point; thence N. 84-18 E. 175 feet to a point on the west side of Thames Drive; thence with the west side of Thames Drive S. 5-42 W. 25 feet to the point of beginning.

The above described property was conveyed to Carl J. Nealy and Ruth J. Nealy (now Ruth J. Stafford) by Robert L. Gilreath and Juanita P. Gilreath by deed recorded in said Office on August 26, 1969, in Deed Book 874 at page 480. The said Carl J. Nealy conveyed his undivided one-half interest in and to said property to Ruth J. Nealy (now Ruth J. Stafford) by deed recorded in said Office on April 30, 1982, in Deed Book 1166 at page 196. Ruth J. Stafford (formerly Ruth J. Nealy) conveyed an undivided one-half (1/2) interest in and to said property to Joseph B. Stafford by deed to be recorded forthwith in said Office.

which has the address of 14 Thames Drive Taylors S. C. 29687 (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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