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**MORTGAGE** 

THIS MORTGAGE is made thisy. 10th day of April 19.81, between the Mortgagor Harry S. Joyner and Dolores H. Joyner 19.81, the Mortgagor Harry S. Mortgagor (herein "Borrower") and the Mortgagor Woodballer 19.81 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 PIFTY THOUSAND AND NO/100. dated....April .10, .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 ... April 1, 2001

said lot to John Cothran Company, Inc., by deed recorded in said Office on May 1, 1973, in Deed Book 973 at page 543. This is the same property conveyed to Cothran & Darby Builders, Inc., by John Cothran Company, Inc., M. Graham Proffitt, III, and Ellis L. Darby, Jr., by deed dated April 7, 1981, and the same property conveyed to the Mortgagors herein by Cothran & Darby Builders, Inc., by deed dated April 7, 1981, which deeds will be recorded forthwith in said Office.

Satisfied 32d Cancellation Authorized

AP 10 81

Dated 7-26-83 Woodruff Federal Savings

and Loan Association

3926

110 Creekside Road

29651

which has the address of. ....(herein "Property Address"); [State and Esp 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 seised of the estate hereby conveyed and has the right to mortgage, frant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend Securally 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.