24th day of October THIS MORTGAGE is made this ... 19.79 between the Mongagor Charles E. Hinkle therein "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 FIVE, THOUSAND, SEVEN HUNDRED AND NO/100 (\$5,700.00) Dollars, which indebtedness is evidenced by Borrower's note dated. October 24, 1979. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1986

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 bereby mortgage, grant and convey to Lender and Lender's successors and State of South Carolina:

All that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, on the North side of State Highway No. 101 near Milford Baptist Church, in Oneal Township, and being all of Lot No. Twelve (12) and the greater portion of Lot No. Eleven (11) of the property of W. Dennis Smith as shown on plat prepared by H. S. Brockman and John A. Simmons, Registered Surveyors, dated August 15, 1959, and which plat has been recorded in the R.M.C. Office for said County in Plat Book TT, page 17, and having the following courses and distances, to-wit: Beginning at a nail in the center of State Highway No. 101, corner of J. H. Grant property and Lot No. 12, and running thence along the Grant line N. 14-26 W. 139 feet to an iron pin; thence N. 21-26 W. 56 feet to the corner of Lot No. 10; thence S. 82-17 W. 169 feet to an iron pin; thence through Lot No. 11 S. 5-28 E. approximately 189 feet to the center of State Highway No. 101; thence along the center of said highway N. 83-14 E. 206.8 feet to the beginning corner. This being part of the property which was conveyed to Charles E. Hinkle and Mary M. Hinkle by W. Dennis Smith by deed recorded in said Office on October 30, 1961, in Deed Book 685 at page 211. This being the same property described in deed of Mary M. Hinkle (also known as Mary B. Robbs), and (also known as Mary B. Hinkle) to mortgagor herein by deed recorded in said Office on November 9, 1971, in Deed Book 929 at page 289.

Greer which has the address of (Cr:y) (\$1rev1) 29551

S. C. (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 casements, 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 for 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 convey, d 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, casements of restrictions listed in a schedule of exceptions to coverage in any title insurance policy incurring Londer's interest in the Property

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