

FILED
GREENVILLE CO. S.C.
OCT 23 11 16 AM '81
DONNIE J. HARRIS
R.M.C.

P. O. Box 408
Greenville, SC 29602

BOOK 1556 PAGE 16

MORTGAGE

THIS MORTGAGE is made this 16th day of October, 1981, between the Mortgagor, Vernon E. Woods and Emily T. Woods, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Four Thousand Six Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 16, 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 November, 1986;

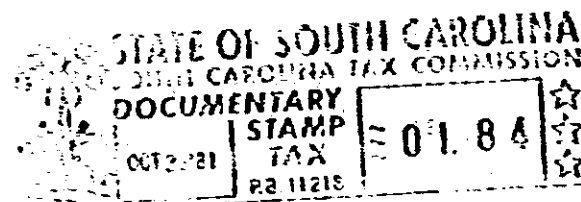
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 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, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the west side of Scuffletown Road, in Austin Township, containing one (1) acre, more or less, and having the following metes and bounds, to-wit:

Beginning at a stake on the west side of Scuffletown Road, joint corner with Lot of Laura L. Parks and running thence with the southern edge of said Road in a southern direction 170.4 feet to a stake, corner with other lands of Cooper; thence at right angle 255.6 feet along the joint line of lands of Cooper to a stake; thence at right angle 170.4 feet to Laura L. Parks line; thence with the Parks line, 255.6 feet to the beginning corner, and bounded by lands of Laura L. Parks, M. B. Cooper and Scuffletown Road.

This being the same property conveyed to the mortgagor(s) herein by deed of Edwin Roy Wood, and recorded in the RMC Office for Greenville County, on January 10, 1977, in Deed Book 1049, and page 372.

This is a second mortgage and is junior in lien to that mortgage executed by Vernon E. and Emily T. Woods, in favor of First Federal, which mortgage is recorded in the RMC Office for Greenville County, in Book 1387, and page 45.



which has the address of Route 5, Box 27 Simpsonville,
(Street) (City)
South Carolina 29681 (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 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA — 1 to 4 Family—675—FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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