December 2nd day of THIS MORTGAGE is made this Thomas R. McKinney and Pamela M. McKinney between the Mortgagor,

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL

SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

December 2, 1976 evidenced by Borrower's note dated (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, 1986

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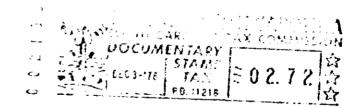
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To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance 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 lot of land, with the improvements thereon, in Chick Springs Township, State of South Carolina, County of Greenville, in the City of Green, School District No. 285, on the south side of Buncombe Street, and known and designated as Lot No. 26 on plat of the N. M. Cannon Property, recorded in Plat Book F at page 199, R.M.C. Office for Greenville County, and having such metes and bounds as is thereby shown.

This being the same property conveyed to mortgagors by deed of Edgar Massengale dated December 2 , 1976, to be recorded herewith.



which has the address of

117 Buncombe Street,

Greer,

South Carolina 29651

(Street)

(City)

(State and Zip Code)

(herein "Property Address");

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—6:75—FNMA-FHLMC UNIFORM INSTRUMENT