

GREENVILLE: Robert A. Clay, Attorney

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CONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 5th day of November, 1979, between the Mortgagor, Richard G. Kinard and Harriet S. Kinard (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 5, 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 March 1, 2010;

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: Being known and designated as Lot No. 338, Section V, Sheet 2, Subdivision known as POINSETTIA, said Subdivision being situated within the corporate limits of the Town of Simpsonville, plat of said Subdivision being recorded in the R.M.C. Office for Greenville County in Plat Book 5-P at page 34, and having according to said plat the following metes and bounds to-wit:

BEGINNING on the eastern side of Hillpine Drive at the joint front corner of Lots 338 and 339, and running thence with said lots, N. 81-53 E. 183.6 feet to the joint rear corner of said lots; thence with lots 320 and 321, S. 15-30 E. 110 feet to the rear corner of Lots 337 and 338; thence with the joint line of said lots, S. 78-43 W. 178.81 feet to the joint front corner of said lots on Hillpine Drive; thence with said Hillpine Drive, N. 14-58 W. 30.52 feet; thence continuing N. 18-02 W. 90 feet to the beginning corner.

This conveyance is made subject to restrictions recorded in Deed Book 1004 at page 83, and to the building setback lines, rights of way and easements which may affect the above described property.

This conveyance being the same property conveyed unto Richard G. Kinard and Harriet S. Kinard by deed from Carroll Chandler and Polly Chandler, recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1114 at page 946 dated November 5, 1979.

STATE OF SOUTH CAROLINA
DEPARTMENT OF REVENUE
DOCUMENTARY
STAMP

GCTO --- 1 NO 579 1383

which has the address of 338 Hillpine Dr., Poinsettia, S/D, Simpsonville, South Carolina
(Street) (City)

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 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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