

Feb 11 8 37 AM '80
DONNERSLEY

BOOK 1495 588

MORTGAGE

THIS MORTGAGE is made this 11th day of FEBRUARY 1980, between the Mortgagor, JOSEPH P. KIRK AND JENNIFER M. MICHAUX (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

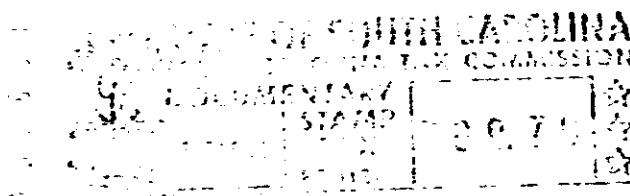
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-FOUR THOUSAND THREE HUNDRED NINETY-ONE AND 35/100 Dollars, which indebtedness is evidenced by Borrower's note dated FEBRUARY 11, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 1, 2008

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, and the improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Part of Lot 2 and Part of Lot 3 on a plat of O.P. Mills property recorded in Plat Book C, Page 176, R.M.C. Office, Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Grove Road at the joint front corner of Lot 1 and Part Lot 3 and running thence with said Grove Road N. 18-37 E. 67.5 feet to a point; thence running S. 63-04 E. 115.8 feet to a point; thence running S. 1-57 W. 50 feet to a point; thence running N. 72-39 W. 129 feet to the point of beginning.

Derivation: Deed Book 1120, Page 593 - Timothy R. Studley and Lula Marie Studley 2/11/80



which has the address of 115 Grove Road Greenville,
[Street] [City]
29605 (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.

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