

FILED
GREENVILLE CO. S. C.

SEP 5 10 23 AM '80

DONNIE S. TANKERSLEY
R.M.C.

FIRST FEDERAL
P. O. BOX 403
GREENVILLE, S. C. 29602

MORTGAGE

BOOK 1514 PAGE 638

THIS MORTGAGE is made this 2nd day of September,
1980, between the Mortgagor, Baron Ward Kellett and Starr J. Kellett
(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 Fifteen Thousand
& No/100 (\$15,000.00) Dollars, which indebtedness is evidenced by Borrower's
note dated September 2, 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 Oct. 1, 1995....;

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:

Town of Fountain Inn, containing .80 acres, and being shown on a plat prepared by
R. M. Clayton, R.L.S., dated June 2, 1971, recorded in the R.M.C. Office for Greenville
County in Plat Book 4-K, Page 153-B, and being more particularly described as follows:

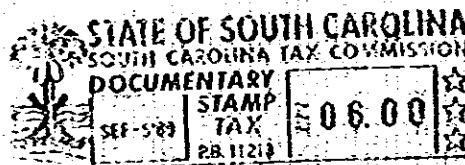
BEGINNING at an iron pin on Weston Street, and running thence N. 53-30 E. 300 feet to
an iron pin; thence S. 36-30 E., 113.4 feet to an iron pin; thence S. 53-30 W., 60 feet
to an iron pin; thence S. 55-30 W., 30 feet to an iron pin; thence S. 73-10 W., 66.2
feet to an iron pin; thence S. 53-30 W., 157.8 feet to an iron pin on Weston Street;
thence with Weston Street, N. 36-30 W., 113.4 feet to the point of beginning.

Being the same property conveyed to Baron Ward Kellett and Starr J. Kellett by deed
of Frank C. Wagner, to be recorded herewith in the RMC Office for Greenville County.

EXCEPTED from the above description is a .02 acre triangular piece as shown on above
plat.

This being the same property conveyed to the mortgagor herein by deed of Frank C.
Wagner and recorded in the RMC Office for Greenville County on June 17, 1976 in Deed
Book 1038 and Page 137.

This is a second mortgage and is junior in lien to that mortgage executed to Baron
Ward Kellett and Starr J. Kellett which mortgage is recorded in the RMC Office for
Greenville County in Book 1370 and Page 460.



which has the address of 103 S. Weston St. Fountain Inn,
(Street) (City)
S. C. 29644 (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.