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H. H. C.
KANKERSLEY

First Federal Savings and Loan Association of Greenville, SC
P. O. Box 408
Greenville, S. C. 29602
BOOK 1529 PAGE 260
MORTGAGE

THIS MORTGAGE is made this 23rd day of December,
1980, between the Mortgagor, Lawrence T. Kelley & Betty C. Kelley
(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 Seven thousand and
no/100 Dollars, which indebtedness is evidenced by Borrower's
note dated December 23, 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 January
1, 1991.....;

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, in Chick
Springs Township, at the intersection of Wintergreen Lane and Coolcreek
Court, being known and designated as Lot No. 63 on a plat of Brookwood
Forest, Section II, prepared by Webb Surveying & Mapping Co., dated
August, 1965 and recorded in the R.M.C. office for Greenville County
in Plat Book BBB, at Page 101, and having according to said plat, the
following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Wintergreen Lane,
joint front corner of Lots 63 and 64, and running thence with the joint
line of said lots, N. 56-00 E. 212.8 feet to an iron pin, joint rear
corner of said lots; thence along the rear Lots Nos. 63 and 69, N. 53-
51 W. 113.1 feet to an iron pin in the turnaround of Coolcreek Court;
thence with said Court, the following courses and distances, to-wit:
S. 51-42 W. 32.2 feet, N. 88-28 W. 36.1 feet, N. 52-40 E. 80 feet;
thence along the intersection of Coolcreek Court and Wintergreen Lane,
the chord being S. 12-25 W. 30.5 feet to an iron pin on the southeastern
side of Wintergreen Lane; thence with said lane, S. 27-50 E. 100 feet
to an iron pin, the point of beginning; being the same conveyed to us
by Mauldin Construction Co. by deed of even date, to be recorded here-
with.

This being the same property conveyed to the mortgagor herein by deed of
Mauldin Construction Company and recorded in the RMC office for Greenville
County on March 25, 1966 in Deed Book 794 and page 466.

This is second mortgage and is junior in lien to that mortgage executed
to Lawrence T. Kelley and Betty C. Kelley which mortgage is recorded in
RMC office for Greenville County in Book 1026 and page 187.

which has the address of 102 Wintergreen Lane, Taylors, South Carolina,
29687
(Street) (City)

(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 — 6 75 — FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 4)

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