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DONNIE S. TANKERSLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 23rd day of January,
1981, between the Mortgagor, Kenneth D. Hamner and Lucie F. Hamner,
(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 Eighty Thousand and
No/100 (\$80,000.00) Dollars, which indebtedness is evidenced by Borrower's
note dated January 23, 1981, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1,
2011.....;

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, situate, lying and being in the County
of Greenville, State of South Carolina, being known and designated as Lot No. 180 of a
subdivision known as Pebble Creek, Phase I, as shown on plat thereof being recorded in
the RMC Office for Greenville County, South Carolina in Plat Book 5-D, page 2, and
having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Pebblecreek Drive, joint front corner of
Lots Nos. 181 and 180, and running thence along the right of way of said Pebblecreek
Drive, N. 44-29 W. 52.2 feet to an iron pin; thence continuing along said Drive, N.
37-51 W. 80 feet to an iron pin, joint front corner of Lots 180 and 179; thence running
along the joint line of said Lots, N. 52-03 E. 185.51 feet to an iron pin at the joint
rear corner of Lots Nos. 179, 184, 183 and 180; thence along the joint rear line of
Lots Nos. 180 and 183, S. 31-00 E. 78.0 feet to an iron pin, joint rear corner of Lots
183, 182, 181 and 180; thence along the joint line of Lots No. 180 and 181, S. 34-19
W. 178.75 feet to an iron pin, the point of beginning.

This being the same property conveyed unto the Mortgagors by deed of Hamlett Builders,
Inc. executed and recorded in the RMC Office for Greenville County, South Carolina
of even date herewith.

which has the address of Pebblecreek Drive Taylors,
(Street) (City)
South Carolina 29687 (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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