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RENEGOTIABLE RATE

BOOK 1543 PAGE 938

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MORTGAGE

JOHN W. WILSON
H.M.C. WILSON
ERSLEY

THIS MORTGAGE is made this 12th ^{Amk} day of June ^{Amk} 1981, between the Mortgagor, H. Scott Kirksey and Linda H. Kirksey (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

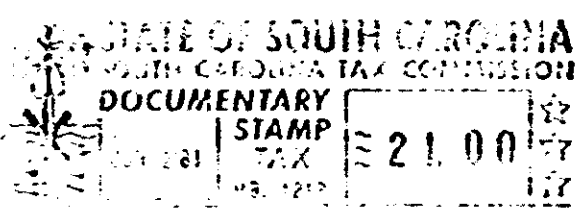
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-two thousand five hundred and no/100 (52,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 1, 1986 (herein "Note"), providing for monthly installments of principal and interest until July 1, 2011 (end of Initial Loan Term), with 13.50% Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 13.50%. The final maturity day of this Mortgage is July 1, 2011.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, as the same may be renegotiated under the terms of the Note at the end of the Initial Loan Term or any Renewal Loan Term, (b) 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 (c) 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 Greenville County, State of South Carolina and being shown and designated as Lot No. 109 on a plat of Hillsborough, Section 2, made by Jones Engineering Service and being recorded in the R.M.C. Office for Greenville County in Plat Book 4F at Page 51 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Libby Lane at the joint front corner of Lots 108 and 109 and running thence with the joint line of said lots, S. 07-33 W., 168.2 feet to an iron pin at the joint rear corner of Lots 109 and 110; thence with the rear line of Lot 109, S. 81-14 E., 118.2 feet to an iron pin at the joint rear corner of Lots 109 and 110; thence with the joint line of said lots, N. 04-41 E., 171.3 feet to an iron pin on the south side of Libby Lane; thence running with the south side of Libby Lane, N. 83-53 W., 18.3 feet to a point and continuing thence with the south side of said Libby Lane, N. 82-21 W., 91.7 feet to an iron pin at the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Douglas M. Wilson and Edward W. Clay, Jr., d/b/a Creative Investors recorded in the R.M.C. Office for Greenville County in Deed Book 1149 at Page 840 on the 12th day of June 1981.



which has the address of 104 Libby Lane, Mauldin,
[Street] [City]
South Carolina (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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