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SOUTH CAROLINA
MERSLEY

BOOK 1559 PAGE 348

MORTGAGE

THIS MORTGAGE is made this 8th day of December, 1981, between the Mortgagor, Edward C. Kelly, Jr. and Shirley P. Kelly (herein "Borrower"), and the Mortgagee, **POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest**, a corporation organized and existing under the laws of South Carolina, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

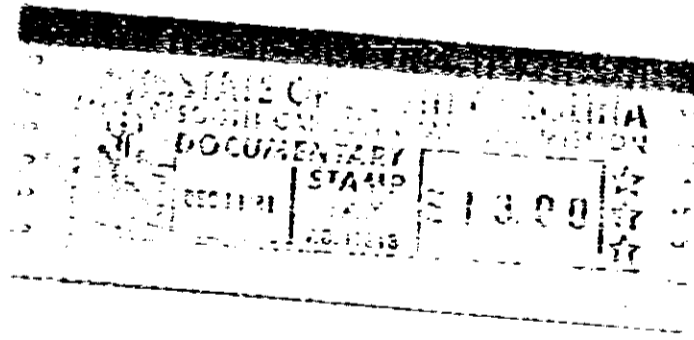
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-two Thousand Four Hundred Forty-six and 99/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 8, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 30, 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 situate lying and being in Bates Township, Greenville County, South Carolina, known and designated as Lot 8, Keeler Mill Road, and shown on a plat recorded in the RMC Office for Greenville County in Plat Book 7-E, Page 59, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin and running thence N. 66 3/4 W. 781.44 feet to an iron pin at the joint corner of property now or formerly of Tate; thence S. 24 1/4 W. 108.9 feet to an iron pin; thence S. 66 3/4 E. 813.12 feet to an iron pin; thence N. 8 1/2 E. 112.2 feet to an iron pin at the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Samuel B. Huffling, Sr., and Nellie O. Huffling by deed dated December 8, 1981 and recorded in the RMC Office for Greenville County at Deed Book 1159, Page 385.



which has the address of Lot 8, Keller Mill Road, (City) Travelers Rest, SC (State and Zip Code) (herein "Property Address");

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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