MORTGAGE

FILED
GREENVILLE S. C.

STATE OF SOUTH CAROLINA,   } ss: MAY 11 10 43 AM '83
COUNTY OF GREENVILLE   }   DONNIE S   - SLEY
                                              R.H.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

VERNON LEE BURKHARDT and ANITA L. BURKHARDT

of

Greenville, South Carolina   , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto   FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
OF SOUTH CAROLINA

, a corporation

organized and existing under the laws of the United States   , hereinafter
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by
reference, in the principal sum of Forty Thousand and No/100--
--- Dollars ($ 40,000.00   ),

with interest from date at the rate of Twelve   per centum (--12--   %)
per annum until paid, said principal and interest being payable at the office of First Federal Savings and Loan
Association of South Carolina *   in Greenville, South Carolina
or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Eleven and
45/100---Dollars ($ 411.45   ),
commencing on the first day of July   , 19 83 , and on the first day of each month thereafter until the prin-
cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable
on the first day of June, 2013

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof
to the Mortgagee, and also in consideration of the further sum of Three Dollars ($3) to the Mortgagor in hand well and truly paid by
the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-
gained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns,
the following-described real estate situated 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 the City of Greenville, being known and designated
as Lots 157 and 158 of property of Overbrook Land Co., recorded in Plat Book "F" at
page 218, and also being shown on a more recent plat entitled "Property of Vernon L.
Burkhardt and Anita L. Burkhardt", prepared by Carolina Surveying Co., on May 9, 1983,
and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a point at the intersection of Jedwood Drive and Overbrook Circle and
running thence with Overbrook Circle, S. 59-55 E. 60 feet to a point; thence still
with said Overbrook Circle S. 76-45 E. 100 feet to an iron pin; thence turning and
running S. 7-32 E. 43.3 feet to an iron pin; thence turning and running S. 69-45 W.
75 feet to an iron pin; thence running S. 79-55 W. 75 feet to an iron pin; thence
running S. 89-35 W. 85 feet to an iron pin on the eastern side of Jedwood Drive; thence
turning and running with said Jedwood Drive N. 28-45 E. 155 feet to the point of
beginning.

Derivation: Mary Frances Balentine, Deed Book 958, at Page 642, recorded October
26, 1972.

*301 College Street, P. O. Drawer 408, Greenville, S. C., 29602   16.00

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident
or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and
lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has
good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encum-
brances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee
forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the
manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on
the principal that are next due on the note, on the first day of any month prior to maturity; *provided, however,* that written notice
of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete   HUD-92175M (1-79)