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GREENVILLE S.C.
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MORTGAGE

THIS MORTGAGE is made this 16th day of September, 19 83, between the Mortgagor, Donald Brock Koonce and Betty Jean Koonce, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Fifty-two Thousand Five Hundred and no/100 (\$52,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 16, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2013.

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.

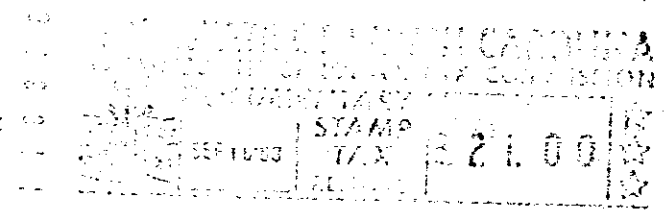
ALL that certain piece, parcel or lot of land, with any and all improvements thereon, lying, being and situate at the southeast corner of the intersection of Bennett Street and East Hillcrest Drive, in the City of Greenville, Greenville County, South Carolina, being shown and designated as Lot No. 124 on a plat of the Hillcrest Section of North Hills property, dated September, 1928, and recorded in Plat Book H at Page 136 in the R.M.C. Office for Greenville County, and having according to said plat the following courses and distances, to-wit:

BEGINNING at an iron pin at the southeast corner of the intersection of Bennett Street and Hillcrest Drive, and running thence with the south side of Hillcrest Drive S. 66-55 E. 70.1 feet to an iron pin at the corner of Lots 124 and 125; thence with the joint line of said lots S. 19-17 W. 192.5 feet to an iron pin in the northern line of Lot 123; thence along Lot 123 N. 71-00 W. 71 feet to an iron pin on the east side of Bennett Street; thence along the east side of Bennett Street N. 19-17 E. 197.3 feet to an iron pin, the point of beginning.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights-of-way, if any, affecting the above described property.

This is the identical property conveyed to the Mortgagors by Mary Julia Elphick, as Trustee, by deed recorded simultaneously herewith.

East Hillcrest Drive was formerly known as Hillcrest Drive.



which has the address of 202 East Hillcrest Drive Greenville, South Carolina, 29607 (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 seized 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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