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GREENVILLE CO. S.C.
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PO Box 408
Greenville, SC 29601

Vol 1031 pg 717

MORTGAGE

DOUGLAS W. KENSLEY

THIS MORTGAGE is made this 9th day of March, 1984, between the Mortgagor, Vivian B. Clemons, (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 Thirty Two Thousand Seven Hundred Seventy Five & 43/100 (\$32,775.43) dollars, which indebtedness is evidenced by Borrower's note dated March 9, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 31, 2004.....;

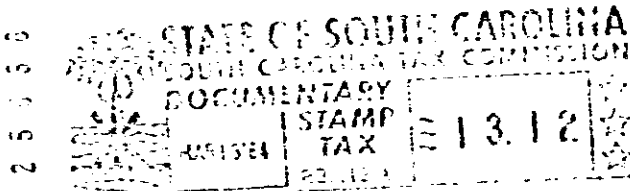
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 State of South Carolina, County of Greenville, on the northern side of Barker Road, containing 1.00 acres, more or less, as shown on a plat entitled "Property of Vivian Bessellieu" prepared by Freeland and Associates, RIS dated October 11, 1983 and recorded in the RMC Office for Greenville County in Plat Book 10-I at Page 39 and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at a nail and cap in the center of Barker Road at a joint corner with property of Ronald F. Fleming, the same being 2,073 feet, more or less from the intersection with West Georgia Road, and running thence through the right-of-way of Barker Road along the joint line with property of Fleming in 20-10 W. 225.06 feet to an iron pin; thence running N. 73-46 E. 183.0 feet to an iron pin; thence running along a joint line with other property of the mortgagor herein S. 20-10 E. 244.47 feet through the right-of-way of Barker Road to a nail and cap in the center of Barker Road; thence running along the center of Barker Road S. 76-37 W. 140.31 feet to a nail and cap; thence continuing along the center of Barker Road S. 89-25 W. 45.90 feet to a nail and cap, being the point of beginning.

This is a portion of the property conveyed to the mortgagor herein by deed of Robert Robinson dated September 2, 1978 and recorded in the RMC Office for Greenville County on September 13, 1978 in Deed Book 1087 at Page 223.

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which has the address of Route 3, Barker Road Simpsonville, South Carolina 29681 (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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