

# MORTGAGE

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GREENVILLE, S.C.

THIS MORTGAGE is made this 15<sup>th</sup> day of June 1984, between the Mortgagors RALPH D. KELLAR and SARA J. KELLAR, (herein "Borrower"), and the Mortgagee, BANKERS MORTGAGE CORPORATION, a corporation organized and existing under the laws of the State of South Carolina, whose address is P. O. Drawer F-20, Florence, SC 29503 (herein "Lender").

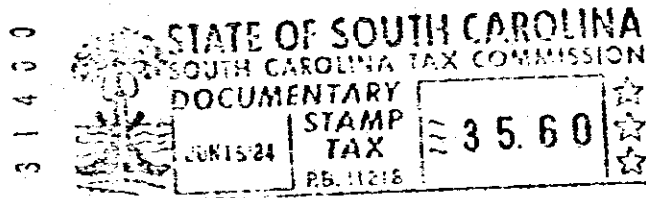
WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY-NINE THOUSAND (\$89,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 14, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2014;

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 Greenville County, South Carolina, being shown and designated as Lot 19 on a Plat of PEBBLE CREEK, Phase I, recorded in the RMC Office for Greenville County in Plat Book 5-D, at Pages 1-5, and having, according to a more recent survey prepared by Jones Engineering Services, dated June 4, 1984, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Honeybee Lane, joint front corner of Lots 19 and 20, and running thence with the common line of said Lots, S 36-21 E, 168.2 feet to an iron pin; thence with the rear line of Lot 19, S 54-00 W, 99.33 feet to an iron pin, joint rear corner of Lots 18 and 19; thence with the common line of said Lots, N 43-40 W, 157.39 feet to an iron pin on the southern side of Honeybee Lane; thence with Honeybee Lane, N 47-52 E, 120 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Janet Smolka Bruce (formerly Janet M. Smolka), dated June 14, 1984, to be recorded simultaneously herewith.



which has the address of 18 Honeybee Lane, Taylors, SC 29687 (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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