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MORTGAGE

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86 ME 784

THIS MORTGXGE is made this 10th day of Kay ... 1983 ... between the Morigagor, Villiam P. Kennedy, III and Annette H, Kennedy (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. 5 ... 10,477.04 which indebtedness is evidenced by Borrower's note dated . Hay . 10, . 1983 and extensions and renewals the life of lot ko.2 to an Iron pin on the west side of a 24-foot drive now known as Ridge Drive; thence along the west side of Ridge Drive N. 61-58 W. 100 feet to an iron pin on the west side of Ridge Drive, joint corner of lots Nos. 3 and 4; thence along the line of lot No. 4, S. 58-58 W. 244.7 feet to an iron pin on the east side of the Augusta Road, joint corner of lots Nos. 3 and 4; thence along the east side of Augusta Road S. 30-43 E. 80 feet to an iron pin on the east side of Augsta Road, joint corner of lots Nos. 2 and 3, the beginning corner.

The above described property is a part of the same conveyed to the grantor by H. T. Mills by deed dated February 22, 1935, and recorded in the office of the Register of Mesne Conveyance County in Deed Book 156, page 231.

AIDTAND FULLY SATIS! This 19 gay of December

2805 Augusta Road which has the address of

South Carolina . South Carolina 29605 therein "Property Address"):

TOUTAND 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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA-HOME IMPROVEMENT-7/80

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