

GREENVILLE CO. S. C.

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DONALD E. TANNERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 10th day of January,
1980, between the Mortgagor, Edward I. and Inez Kingham
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, 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").

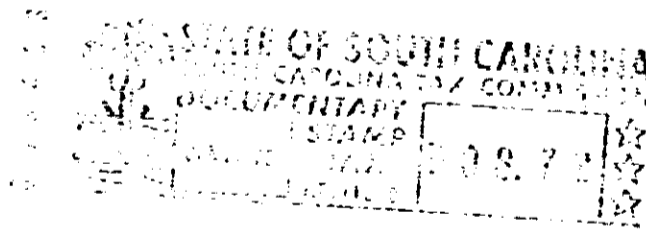
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one Thousand, Seven
Hundred Seventy-one and 25/100ths Dollars, which indebtedness is evidenced by Borrower's
note dated January 10, 1980, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2005;

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 piece, parcel or lot of land with all buildings and improvements thereon,
situate, lying and being on the southern side of Dera Street in the City of Greenville,
Greenville County, South Carolina being shown and designated as Lot 50 on a plat of
Pleasantburg Forest made by Dalton & Neves dated August, 1956 recorded in the RMC
Office for Greenville County, South Carolina in Plat Book GG, Page 162 and having
according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Dera Street at the joint front corner
of Lots 50 and 51 and running thence with the common line of said lots, S 5-50 E 192.5
feet to an iron pin; thence N 87-00 E 65 feet to an iron pin in the line of property
now or formerly belonging to Pleasantburg Development Company; thence along said line,
N 2-05 E 250 feet to an iron pin on the southern side of Dera Street; thence with the
southern side of Dera Street S 52-15 W 31.6 feet to an iron pin; thence continuing with
the south side of Dera Street S 58-0 W 80 feet to an iron pin, the point of beginning.

DERIVATION: This is the same property conveyed to Mortgagor by deed of Nelson L. Neal
as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1118,
Page 725, on January 10, 1980.



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which has the address of 32 Dera Street Greenville,
(Street) (City)
South Carolina 29615 (herein "Property Address");
(State and Zip Code)

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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