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JOHN S. TANKERSLEY  
R.M.C.

# MORTGAGE

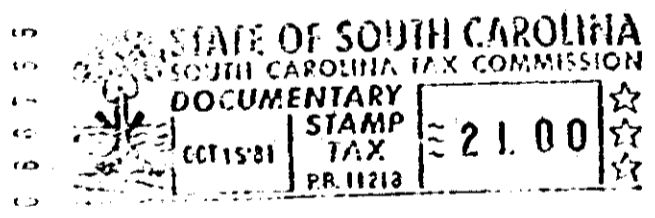
THIS MORTGAGE is made this 14th day of October, 1981, between the Mortgagor, Ronald W. McKinney and Kathleen C. McKinney, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Two Thousand, Five Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated October 14, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2002.....;

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 lot of land in said State and County, being shown as Lot 1 on a plat entitled "Property of Ed High", recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 18 and having such metes and bounds as appear by reference to said plat. Reference is also made to a more recent survey entitled, "Property of Ronald W. McKinney and Kathleen C. McKinney", by Carolina Surveying Co., dated October 12, 1981 to be recorded of even date herewith.

THIS is the identical property conveyed to the Mortgagors by deed of Ronald J. Kerr and Christina R. B. Kerr to be recorded of even date herewith.



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which has the address of 114 Merrifield Drive, Greenville, S. C. 29615,  
(Street) (City)  
(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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