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STATE OF SOUTH CAROLINA COUNTY OF Greenville

MORTGAGE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, RICHARD M. KEIR and JENNIFER S. KEIR of Greenville County,

in the State aforesaid, hereinafter called the Mortgagor, sends greetings

WHEREAS the Mortgagor is well and truly indebted unto Security Federal Savings and Loan Association of South Carolina, a corporation chartered under the laws of the United States, as evidenced by Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of

Mortgagor to abide by the By-Laws, rules or regulations of the Association or any of the covenants herein contained, or upon default in payment of any installment the Association may, at its option, declare the full amount due thereunder immediately due and payable, together with a reasonable sum as an attorney's fee if placed in the hands of an attorney, and this mortgage enforced for payment thereof, and.

WHEREAS, this mortagage is given to secure the principal indebtedness as hereinabove set forth, as evidenced by said promissory note, together with any advances necessary for the protection of the security, interest on said principal and advances, costs and attorney's fees

NOW, KNOW ALL MEN BY THESE PRESENTS. That the said Mortgagor, in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Security Federal Savings and Loan Association of South Carolina, according to the terms of the said note, and also, in consideration of the further sum of Three (\$3.00) Dollars to the said Mortgagor in hand well and truly paid by the said Security Federal Savings and Loan Association of South Carolina, at and before the searing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted bargained, sold and released, and by these presents does grant, bargain, self and release unto the said Security Federal Savings and Loan Association of South Carolina, its successors and assigns.

ALL that certain piece, parcel or lot of land situate, lying and being in the City of Greenville, State of South Carolina being shown and designated as portions of Lots 16 and 17 as shown on a plat entitled "Survey for Gordon William and Richard M. Keir", prepared by David C. Kirk, Surveyor, dated January 18, 1983 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 90 at Page 49 and shown on plat entitled MEYERS PARK SUBDIVISION, Section 1, as amended, dated December 7, 1976, prepared by C.O. Riddle recorded in Plat Book 5-P at Page 60 and according to said plats, the following metes and bounds, to-with

BEGINNING at an iron pin in the rear corner line of Lot 16 and running \$25-15% 162.45 feet to an iron pin placed in the rear line of Lot 17; thence running \$45-57E 150 feet to an iron pin placed in the joint line of Lot 16 and Lot 17; thence continuing \$56-55E 53.75 feet to an iron pin placed in the front line of Lot 16; thence running \$56-28E 60.73 feet to an iron pin; thence continuing \$32-30E 42.09 feet to an iron pin; thence running \$2-19% 46.55 feet to an iron pin; thence turning \$3-15E 73.91 feet to an iron pin; thence continuing \$80-25% 22.55 feet to an iron pin; thence running \$862-48% 167.67 feet, point of beginning.

THIS conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat(s) or on the premises.

THIS mortgage is junior in lien to that certain mortgage given by Richard M. Keir and Jennifer S. Keir unto Carolina Federal Savings & Loan Association, now known as, Security Federal Savings and Loan Association of South Carolina in the principal sum of \$78,000.00 as recorded in Mortgage Book 1471 at Page 805 in the RMC Office for Greenville County and having a remaining balance of \$76,550.20.

THIS is a portion of property conveyed to the mortgagors by deed of James F. Carter and Barbara J. Carter dated January 9, 1978 and recorded in the RMC Office for Greenville County in Deed Book 1071 at Page 621.

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