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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 31, 1984. The mortgagor is Harold R. Knecht and Sherry Lynn Knecht ("Borrower"). This Security Instrument is given to Security Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of South Carolina, and whose address is 500 E. Washington Street, Greenville, S.C. 29601 ("Lender"). Borrower owes Lender the principal sum of Forty Two Thousand Seven Hundred Fifty and no/100 Dollars (U.S. \$42,750.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land in Greenville County, State aforesaid near Greenville, South Carolina being known and designated as Lot No. 9 of the property of Harold R. Knecht and Sherry Lynn Knecht according to a plat prepared by Carolina Surveying Co. dated 29 August 1984 and recorded in the RMC Office for Greenville County in Plat Book 104 at Page 82, and according to said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Jaben Drive corner of Lots Nos. 9 and 10, and running along the line of Lot No. 10, N. 54-55 E. 118.1 feet to an iron pin at the rear of Lot No. 2; thence along the rear line of Lot No. 2, S. 59-41 E. 72.6 feet to an iron pin at the rear joint corner of lots Nos. 2, 3 and 6; thence along the rear line of Lot No. 6, S. 16-30 W. 36.2 feet to an iron pin at the rear corner of Lot No. 8; thence along the line of Lot No. 8, S. 61-39 W. 130 feet to an iron pin on Jaben Drive; thence along the line of Jaben Drive, N. 28-21 W. 75 feet to an iron pin the beginning corner.

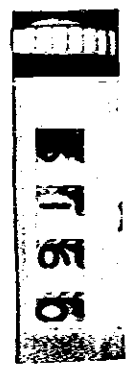
This being the property conveyed to the Mortgagors herein by deed of Ralph Buren Durham, Jr. and Cindy Kirk Durham dated and recorded August 31, 1984 in Deed Book 1220 at Page 268 in the RMC Office for Greenville County.

which has the address of 9 Jaben Drive Greenville South Carolina 29611 ("Property Address").

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.



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