

SEP 24 1984

FILED
GREENVILLE, S.C.
SEP 24 10 40 AM '84
R. M. W. HERSLEY

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RICHARD D. KALK AND
FRANCES W. KALK

TO

SECURITY FEDERAL SAVINGS
AND LOAN ASSOCIATION OF
SOUTH CAROLINA

\$38,000.
Lot 168, Steeplechase
Ct. "Heritage Lakes"

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SECURITY FEDERAL

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 21, 1984
1984. The mortgagor is Richard D. Kalk and Frances W. Kalk
("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 State of South Carolina and whose address is P. O. Box 11629
Columbia, South Carolina 29211 ("Lender").
Borrower owes Lender the principal sum of Thirty-Eight Thousand and No/100ths
00 Dollars (U.S. \$ 38,000.00). 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 October 1, 1999. 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 piece, parcel or lot of land situate, lying and being on the
western side of the cul-de-sac of Steeplechase Court in Greenville
County, South Carolina, known and designated as Lot No. 168 as shown
on plat entitled "Heritage Lakes" made by Heaner Engineering Co., revised
October 26, 1977 and recorded in the RMC Office for Greenville County,
South Carolina in Plat Book 6H, page 15 and more recently shown on plat
of survey entitled "Property of Richard D. Kalk and Frances W. Kalk"
dated September 19, 1984, made by Landrith Surveying, and having
according to said plat the following metes and bounds, to-wit:

BEGINNING at iron pin on the western side of the cul-de-sac of Steeplechase
Court at the joint front corner of Lots Nos. 182 and 168 and running thence
with the common line of said lots, S. 21-08-36 W. 260 feet to an iron pin
on the northern side of Harness Trail; thence with the northern side of
Harness Trail, S. 81-37-49 W., 63 feet to an iron pin; thence with line of
Owners Association Property, N. 16-01-01 W., 193.19 feet to an iron pin;
thence with the normal water line of Lake Horseshoe as the line the
traverse of which is N. 02-02-43 W., 82.05 feet to an iron pin at the
joint rear corner of lots Nos. 168 and 169; thence with the common line
of said lots, N. 82-55-02 E. 182.25 feet to an iron pin on the western
side of the cul-de-sac of Steeplechase Court, S. 37-57-42 E., 51.32 feet
to an iron pin, the point of beginning.

The above described property is the same property conveyed
to the mortgagors by deed of The Fortis Corporation recorded
March 11, 1983 in Deed Book 1184, page 241.

which has the address of 114 Steeplechase Court, Simpsonville,
South Carolina 29681 ("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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