

S.P. 100

OCT 12 12 27 PM '84

DONALD W. WENSLEY
R.D.

[Space Above This Line For Recording Data]

SECURITY FEDERAL

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 12
 1984. The mortgagor is Betty Jo Kitchings
 ("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 P. O. Box 10148
Greenville, S.C. 29603 ("Lender").
 Borrower owes Lender the principal sum of Fifty One Thousand Nine Hundred Sixty and
No/100 Dollars (U.S. \$51,960.00). 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 November 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 unit, situate, lying and being known and designated
 as Unit 31-B of Sugar Creek Villas Horizontal Property Regime, as is more fully described
 in Declaration (Master Deed) dated September 15, 1980 and recorded in the RMC Office for
 Greenville County on September 15, 1980 in Deed Book 1133 at Page 365 and survey and plot
 plan recorded in the RMC Office for Greenville County in Plat Book 7-X at Page 40, as
 amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal
 Property Regime, dated February 25, 1981 and recorded in the RMC Office for Greenville
 County on February 26, 1981 in Deed Book 1143 at Page 305 as amended by Second Amendment
 to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, dated
 August 27, 1981 and recorded in the RMC Office for Greenville County on August 28, 1981 in
 Deed Book 1154 at Page 210, as amended by Third Amendment to Declaration (Master Deed) of
 Sugar Creek Villas Horizontal Property Regime, recorded in the RMC office for Greenville
 County on May 28, 1982, in Deed Book 1167 at Page 654, as amended by Fourth Amendment to
 Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, recorded in
 the RMC Office for Greenville County on June 11, 1982 in Deed Book 1168 at Page 451, and
 as amended by Fifth Amendment to Declaration (Master Deed) of Sugar Creek Villas
 Horizontal Property Regime, recorded in the RMC Office for Greenville County on May 6,
 1983 in Deed Book 1187 at Page 780, and further amended by Sixth Amendment to Declaration
 (Master Deed) as recorded in the RMC Office for Greenville County in Deed Book 1210 at
 Page 325 on April 12, 1984.

This being the same property conveyed to the Mortgagor herein by deed of Cothran &
 Darby Builders, Inc., recorded in the RMC Office for Greenville County in Deed Book
1223 at Page 995 on October 12, 1984.

which has the address of Unit 31-B, Sugar Creek Villas, Tanager Court, Greer
[Street] [City]
 South Carolina 29651 ("Property Address");
[Zip Code]

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 seised 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.

SOUTH CAROLINA—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

0354

4328-112