

Vol 1687 587

0587

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 31, 1984. The mortgagor is KATHY K. ANNERS ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender"). Borrower owes Lender the principal sum of Sixty Five Thousand and No/100 Dollars (U.S. \$ 65,000.00). 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 November 1, 2009. 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 the 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, situate, lying and being on the northeastern side of Williams Road, in the County of Greenville, State of South Carolina, being shown and designated as "Property of Kathy K. Annners" on a plat prepared by Kermit T. Gould, 10/17/84, recorded in the RMC Office for Greenville County in Plat Book 11-A, Page 69, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at a nail in the center of Williams Road, at the joint front corner of Morris Kelly property and property of Kathy K. Annners, and running thence along the common line of said property, S. 57-14 E., 375.26 feet to an iron pin; thence N. 11-31 E., 150 feet to an iron pin; thence N. 78-29 W. 180 feet to an iron pin; thence N. 48-32 W. 160.52 feet to a nail in the center of Williams Road; thence along the northeastern side of Williams Road, S. 29-20 W., 96.0 feet to a nail in the center of Williams Road, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Morris C. Kelley dated June 4, 1984, recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1214, at page 259, and by deed of Morris C. Kelley dated October 30th, 1984, recorded in the RMC Office for Greenville County simultaneously herewith.

which has the address of Route #3, Williams Road, Taylors, South Carolina 29687 ("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 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.

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