

MORTGAGE

Vol 1892 - 168

FILED GREENVILLE CO. S.C.

THIS MORTGAGE is made this 30th day of November 1984, between Mortgagor James R. Kelly (herein "Borrower"), and the Mortgagee POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest, a corporation organized and existing under the laws of the United States, whose address is 203 State Park Road, Travelers Rest, S. C. 29690 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-nine Thousand and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 30, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2014

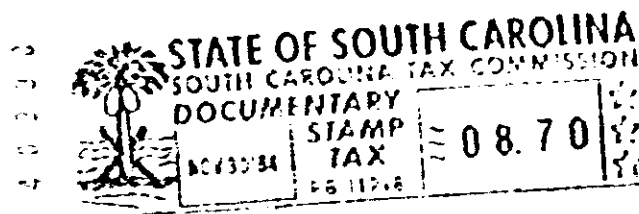
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville and being known and designated as Lot 32, Sunny Slopes Subdivision, Section One, according to a plat prepared of said property by C. O. Riddle, Surveyor, February 9, 1971, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4R, Page 3, and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Rawood Drive, joint front corner of Lots 31 and 32 and running thence with the common line of said lots, N. 36-42 W. 150 feet to a point; thence N. 53-18 E. 130 feet to a point; thence S. 36-42 E. 150 feet to a point on the edge of Rawood Drive; thence running with said road, S. 53-18 W. 130 feet to a point on edge of said road, the point of beginning.

THE within property is conveyed subject to all easements, rights-of-way, protective covenants and zoning ordinances.

THIS is the same property conveyed to the Mortgagor herein by deed of Diane H. Kelly Mars recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1195, at page 350 on August 30, 1983. See also Deed Book 1030, Page 408.



which has the address of Lot 32, Rawood Drive, Travelers Rest, South Carolina 29690. (herein "Property Address");

To HAVE AND TO HOLD 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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

GCTO -----1 NO30 84 06.

5.0000

16910

1892-168