

FILED
GREENVILLE, S.C.
DEC 3 12 27 PM '84
DONNIE S. HANKERSLEY
R.M.C.

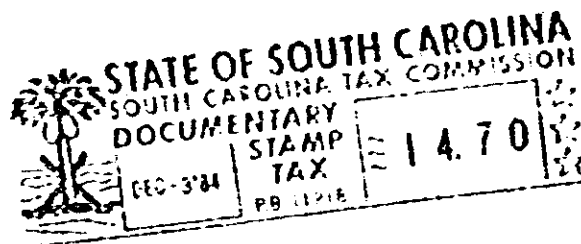
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 30
1984. The mortgagor is Charles W. Kay, Jr. and Cynthia W. Kay
..... ("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 Forty-nine Thousand and NO/100
..... Dollars (U.S. \$49,000.00.....). 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 December 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 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 in the
State of South Carolina, County of Greenville, lying on the northwestern side
of Longstreet Drive, being known and designated as Lot No. 51 on plat of
DEVENGER PLACE, SECTION 1, said plat being recorded in the R&C Office for
Greenville County in Plat Book 4-X at Page 79, reference to said plat being
made for a more complete description.

THIS is the same property as conveyed to the Mortgagors herein by deed of
Richard F. Hemphill and Janet H. Hemphill, recorded in the R&C Office for
Greenville County on even date herewith.



which has the address of 201 Longstreet Drive..... 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.

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