MORTGAGE

BOOK 1551 PAGE 279

BOOK 80 PAGE 545

THIS MORTGAGE is made this........28th..........day of.....August..............,
19..81 between the Mortgagor,.....GARY. F.. KIEL .& .ROSEMARIE .KIEL..........
..................(herein "Borrower"), and the Mortgagee, UNITED .FEDERAL.
SAVINGS .AND .LOAN .ASSOCIATION .OF .FOUNTAIN .INN ....., a corporation organized and existing
under the laws of. the United .States of .America..............., whose address is .201 .Trade .Street,.........
.Fountain Inn, S. C. 29644...(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of. Forty .Two. Thousand .& .no/100
=====================Dollars, which indebtedness is evidenced by Borrower's note
dated.. August. 28 ,. 1981.....(herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on   November 1, 2010

which has the address of.........Lot. 6......Stonehenge. Court..............Taylors....,
                                         [Street]   [City]
.South. Carolina...2968(herein "Property Address");
[State and Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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.

SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT