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OLLIE F. NEWORTH
R.M.C.



State of South Carolina

MORTGAGE OF REAL ESTATE

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

We, Jack R. Starkey and Barbara L. Starkey, of Greenville County,

(hereinafter referred to as Mortgagor) SEND(S) GREETINGS.

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of.....

Eighteen Thousand and No/100-----(\$ 18,000.00) Dollars, as evidenced by Mortgagor's promissory note of even date herewith, said note to be repaid with interest at the rate

therein specified in installments of One Hundred Fifteen and 98/100-----(\$ 115.98) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 25 years after date and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for such proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagee in hand well and truly paid by the Mortgagor at and before the sealing of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lots Nos. 10 and 11 of a subdivision known as Riverdale as shown on plat thereof prepared by Dalton & Neves, Engineers, July, 1957 and recorded in the R. M. C. Office for Greenville County in Plat Book KK, at Page 107, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern edge of Riverview Drive, the joint front corner of Lots Nos. 11 and 12, and running thence along the joint line of said lots, following the center of a 10-foot drainage easement, N. 16-51 E. 250 feet to an iron pin; thence S. 73-09 E. 200 feet to an iron pin on the western edge of Sentell Road; thence following the curvature of Sentell Road, the chords being S. 5-55 W. 87.2 feet, S. 19-14 W. 44.4 feet, S. 34-11 W. 30 feet, and S. 81-01 W. 100 feet, to an iron pin on the northern edge of Riverview Drive, the joint front corner of Lots Nos. 10 and 11; thence along the northern edge of Riverview Drive, N. 73-09 W. 100 feet to the beginning corner; being the same conveyed to us by C. E. Robinson, Jr., as Trustee under trust agreement entered into June 5, 1957 between C. E. Robinson, Jr., as Trustee and S & M Real Estate Company, Inc., et al. by deed of even date, to be recorded herewith.

Consented
Dennis S. Lankford
R.M.C.

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12-11-96