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GREENVILLE CO. S. C.

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GONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

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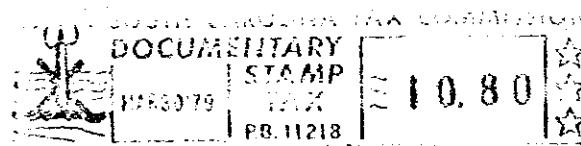
THIS MORTGAGE is made this 28 day of March, 1979, between the Mortgagor, Ricklan A. McKinney and Nancy B. McKinney (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Seven Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 28, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2009.

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: containing 1 acre, more or less, as shown on plat thereof entitled "Property of Ricklan A. and Nancy B. McKinney", dated January 26, 1979, prepared by John A. Summons, RLS, recorded in the RMC Office for Greenville County in Plat Book 6Z, Page 38, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in the center of Shady Brook Lane on the line of property now or formerly owned by Curtis Bagwell, and running thence with the center of Shady Brook Lane, N. 45-47 W., 100 feet to a point; thence continuing with the center of Shady Brook Lane, N. 51-43 W., 64 feet to a point; thence leaving the center of Shady Brook Lane and running with other property of the grantors herein, N. 31-05 E., through a new iron pin at 25 feet, a total distance of 106 feet to a new iron pin; thence N. 87-26 E., 146.1 feet to a new iron pin; thence S. 37-37 E., 215.7 feet to an old iron pin on the line of property now or formerly owned by Curtis Bagwell; thence with the line of said Bagwell property S. 80-22 W., 213.2 feet to the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Ira Lee McKinney and Elizabeth H. McKinney as recorded in the RMC Office for Greenville County in Deed Book 1096, Page 347 recorded February 1, 1979.



which has the address of Route # 2, Shady Brook Lane, Greenville, South Carolina 29607. (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.

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