

P. O. Box 10148
Greenville, S. C.

FILED
GREENVILLE CO. S. C.
JUN 28 10 15 AM '79
DONNIE S. TANKERSLEY
R.M.C.

VL 1411 PG 305

THIS MORTGAGE is made this 28th day of June 1979, between the Mortgagor, RICHARD M. KEIR and JENNIFER S. KEIR (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Assn., a corporation organized and existing under the laws of the State of S. C., whose address is P. O. Box 10148 Greenville, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY-EIGHT THOUSAND (\$78,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 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 December 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:

ALL that certain piece, parcel, or lot of land, situate, lying and being in the City and County of Greenville, State of South Carolina, being shown and designated as Lot 16 on a Plat of Section 1, MEYERS PARK Subdivision, on a Plat prepared by C. O. Riddle, Surveyor, dated September 1976, recorded in the RMC Office for Greenville County in Plat Book 5-P, at Page 53, and revised Plat dated November 10, 1976, recorded in Plat Book 5-P, at Page 56, reference to said plat is hereby craved for a metes and bounds description.

This is the same property conveyed to the Mortgagors herein by deed of James F. Carter, Jr. and Barbara Jackson Carter, recorded January 10, 1978, in Deed Book 1071, at Page 621.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
31.20

which has the address of Lot 16, Rockwood Drive, Myers Park, Section I Greenville, S.C. (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 seized 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.

GOTO --- 1 JN2979 1412

3.50CI

150805

4328 RV-2