

FILED
GREENVILLE CO. S. C.

MORTGAGE

BOOK 1488 PAGE 873

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THIS MORTGAGE is made this 20th day of November 1979 between the Mortgagor, Craig V. McKinney and Sandra L. McKinney (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 500 E. Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Forty-nine Thousand Nine Hundred Fifty & no/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 20, 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 November 1, 2009.

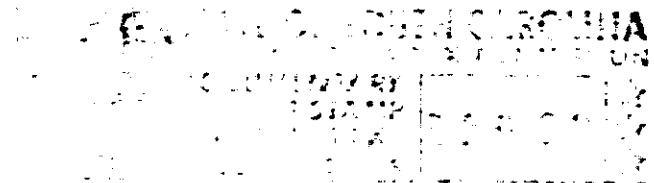
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with all improvements thereon, situate, lying and being in Greenville County, South Carolina, on the southern side of the Saluda River and being known and designated as "Property of Craig V. McKinney and Sandra C. McKinney" as shown on a plat thereof prepared by Carolina Surveying Co. dated September 6, 1979, recorded in the R.M.C. Office for Greenville County in Plat Book 7-K at page 88, reference to which is hereby craved for a more particular description thereof.

Together with the mortgagors' right to use a certain 18 foot road and the hard surface road leading from White Horse Road to E. W. Montgomery's Lodge known as Piney Road subject to the rights of others to the use of said road. Also together with the right to the use of the water system situate on the boundary of the property.

This conveyance is made subject to that certain easement for ingress and egress granted in that certain deed from Joe A. Ivester to Anderson Watts, Jr. and Margaret Ann Watts, recorded in Deed Book 662 at page 355 as shown on the plat recorded in Plat Book 7-K at page 88.

For deed into mortgagors see deed from Julian G. Hunt, recorded herewith.



which has the address of Saluda Lake Road Greenville S. C. 29611 (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.

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