

GREENVILLE S.C.
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R.M.C. BANKERSLEY

MORTGAGE

BOOK 1496 149

THIS MORTGAGE is made this 14 day of February, 1980, between the Mortgagor, Sandy Kirkus a/k/a Sandra L. Kirkus (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").

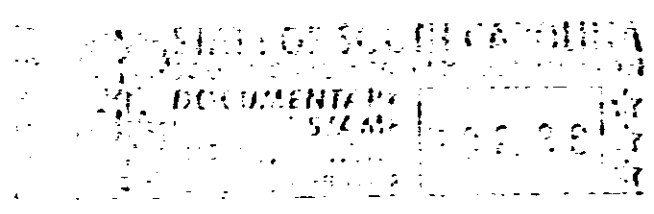
WHEREAS, Borrower is indebted to Lender in the principal sum of Five Thousand Eight Hundred Forty Seven and 08/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 14, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1991.

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 in Greenville County, State of South Carolina, near the Town of Simpsonville, being known and designated as Lot 55 of subdivision as East Georgia Heights in B. F. Reeves Subdivision as shown by plat thereof prepared by H. S. Brockman, dated September 14, 1958, recorded in Plat Book 00, Page 190 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the northern corner of intersection of Reeves Drive and Lonnie Avenue and running thence along the northern side of Lonnie Avenue N. 73-35 E., 136 feet to an iron pin; thence with the line of Lot No. 54, N. 19-35 E., 105 feet to an iron pin; thence N. 40-31 W., 43.7 feet to an iron pin; thence with the line of Lot No. 45 S. 69-10 W., 187 feet to an iron pin on the eastern side of Reeves Drive thence with the eastern side of Reeves Drive, S. 20-50 E., 112 feet to the beginning corner.

This is the identical property conveyed to the mortgagor by deed of Mary J. Linden as recorded in the RMC Office for Greenville County in Deed Book 1117, Page 527 recorded 12/18/79.



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which has the address of Lot 55 Reeves Drive Simpsonville
(Street) (City)
South Carolina 29681 (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 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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