



MORTGAGE

THIS MORTGAGE is made this 28th day of May, 1980, between the Mortgagor, Arthur R. Kibler and Valary M. Kibler, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand Nine Hundred Ninety Nine & 20/100 (19,999.20) Dollars, which indebtedness is evidenced by Borrower's noted dated _____, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1990

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:

At Mauldin, shown as Lot No. 33 on plat of GLENDALE recorded in the R. M. C. Office for Greenville County in Plat Book QQ, at page 76, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Drury Lane at the corner of Lot No. 32, and running thence S 78-44 E 115 feet to an iron pin; thence S 11-16 W 193.4 feet to an iron pin; thence N 78-44 W 115 feet to an iron pin; thence N 11-16 E 193.4 feet to the point of beginning and being the same conveyed to us by J. Odell Shaver.

This being the same property conveyed to the mortgagor herein by deed of J. Odell Shaver and recorded in the RMC office for Greenville County on Nov. 14, 1972 in Deed Book #960 and Page #234.

This is a second mortgage and is junior in lien to that mortgage executed to Arthur R. Kibler and Valary M. Kibler which mortgage is recorded in RMC office for Greenville County in Book #1257 and page #182.



which has the address of 202 Drury Lane Mauldin,
(Street) (City)
S. C. 29662 (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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