

Mortgagee's Address: P. O. Drawer 408; Greenville, S. C. 29602

BOOK 1510 PAGE 147

RECORDED
S. C.
AUG 7 PM '80
W. W. WRSLEY

MORTGAGE

THIS MORTGAGE is made this 7th day of August, 1980, between the Mortgagor, Gary K. Kelley and Chun Hui Kelley, (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 ---Fifty Two Thousand and No/100 (\$52,000.00)--- Dollars, which indebtedness is evidenced by Borrower's note dated August 7, 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 September 1, 2010.....;

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 lying, being and situate in the County of Greenville, State of South Carolina, City of Mauldin, being shown and designated as Lot 12 and a triangular portion of Lot 11 of Holly Springs Subdivision on a plat entitled "Property of Gary K. Kelly and Chun Hui Kelly" dated July 28, 1980, prepared by Carolina Surveying Co., and recorded in the RMC Office for Greenville County in Plat Book 8D, at Page 10. Reference to said plat is hereby craved for the metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by deed of John E. James and Ollie R. James dated August 7, 1980, and by deed of June S. Amsler dated August 7, 1980, which deeds are to be recorded of even date herewith.

[Faint, illegible text, possibly a stamp or signature]

which has the address of 103 Beechwood Court, 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 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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