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A.M.C.

**RENEGOTIABLE RATE**

2008 1539 100

**MORTGAGE**

THIS MORTGAGE is made this 23rd day of April 19 81, between the Mortgagor, Barry D. Ketron (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Forty-six thousand fifty dollars and no/100 (46,050.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 23, 1981 (herein "Note"), providing for monthly installments of principal and interest until June 1, 1986 (end of Initial Loan Term), with .5 Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 15%. The final maturity day of this Mortgage is.....

*BDR* May 1, 2011

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, as the same may be renegotiated under the terms of the Note at the end of the Initial Loan Term or any Renewal Loan Term, (b) 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 (c) 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 on the Southern side of Greenway Court, County of Greenville, State of South Carolina, being known and designated as Lot No. 16, on plat of Collinwood Park, recorded in Plat Book CCC at Page 27, and according to a more recent plat and survey by Freeland and Associates, R.L.S., dated April 21, 1981 entitled "Property of Barry D. Ketron" having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Greenway Court at the joint corner of Lots Nos. 16 and 17 and running thence with the lines of Lots Nos. 17 and 18 S. 13-0 W. 160 feet to an iron pin; thence with the lines of Lots Nos. 21 and 22 N. 76-52 W. 137.8 feet to an iron pin in the subdivision property line; thence with the said subdivision property line N. 25-56 E. 190.6 feet to an iron pin on the Southern side of Greenway Court; thence with the curve of the southern side of Greenway Court, the chord of which is S. 80-44 E. 5.6 feet to an iron pin; thence continuing with the curve of the southern side of Greenway Court, the chord of which is S. 19-40 E. 41.7 feet to an iron pin; thence still continuing with the curve of the southern side of Greenway Court, the chord of which is S. 88-50 E. 42.9 feet to an iron pin; thence still continuing with the southern side of Greenway Court S. 76-46 E. 25 feet to the point of BEGINNING.

This is the same property conveyed to the mortgagor by deed of Robert S. Duncan and Martha Ann Gilstrap Duncan recorded April 23, 1981.

which has the address of 3 Greenway Court, Taylors, South Carolina 29687 (herein "Property Address");  
(Street) (City) (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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