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MORTGAGE

8001 1547 PAGE 369

THIS MORTOVOE is made this 6th day of July
1981 between the Mortgagor, Charles T. and Alta K. Kayse

(herein "Borrower"), and the Mortgagee,
AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing
under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON
STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

All that certain piece, parcel, or lot of land in the Town of Simpsonville, County of Greenville, State of South Carolina, on the southerly side of Coalmont Court, being shown and designated as Lot No. 82, on plat of Bellingham, Section IV, recorded in the RMC Office for Greenville County, SC in Plat Book "5 P", at page 48, and having, according to said palt, the following metes and bounds, to wit: BEGINNING at an iron pin on the southerly side of Coalmont Court, joint front corner of Lots 82 and 83, and running thence with the joint lines of said lots, S. 1-31 W. 144.72 feet; thence S. 88-20 E. 70.3 feet to a point; thence N. 82-22 E. 20 feet to an iron pin, joint rear corner of Lots Nos. 81 and 82; thence with the joint lines of said lots, N 4-27 W. 146.02 feet to an iron pin on the southerly side of Coalmont Court; thence with the southerly side of Coalmont Court, S.84-22 W. 28 feet to a point; thence continuing with the southerly side of said Court, N. 88-31 W. 47.1 feet to the point of BEGINNING.

The within conveyance is subject to restrictions, utility easements, rights of way, zoning regulations, and other matters as may appear of record, on the recorded plats, or on the premises.

The within is a portion of the property heretofore conveyed to the grantor by deed of John O. Gresham, Jr. and Nell M. Gresham, recorded 4 December 1970, RMC Office for Greenville County, SC in Deed Book 904, at Page 89.

Grantor is to pay the 1977 City and County Taxes.

This is the same property conveyed by deed of Bellingham Inc. dated and recorded October 14, 1977 in Volume 1066 at Page 783 at the Greenville County RMC Office.

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 I ender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family 6 75 FNMA/FHLMC UNIFORM INSTRUMENT

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