

FILED  
 GREENVILLE CO. S. C.  
 AUG 24 11 08 AM '81  
 DONNIE BANKERSLEY  
 R.M.C.

**MORTGAGE**

THIS MORTGAGE is made this 24th day of August, 1981, between the Mortgagor, Robert J. Skalicky, (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 Forty-Nine Thousand Six Hundred and no/100 (\$49,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 1981, (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, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot 4, Hunters Pointe Subdivision, according to a plat prepared of said subdivision by Heaner Engineering Company, Inc., July 12, 1979, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, at Page 35, and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Bethel Drive, joint front corner with Lot 3 and running thence with the common line with said lot, S. 16-35-50 W. 140 feet to an iron pin in the common line with Lot 5; thence running with the common line with said lot, N. 73-24-10 W. 112.36 feet to an iron pin on the edge of Setters Court; thence running with the edge of said Court, the chord being: N. 04-24-53 E. 122.80 feet, to a point on the edge of said court; thence running with the intersection of Setters Court and Bethel Drive, N. 64-37-54 E. 35.35 feet to a point on the edge of Bethel Drive; thence running with the edge of said drive, S. 70-22-06 E. 25.6 feet to a point on the edge of said drive; thence continuing with the edge of said drive, S. 71-32 E. 84.37 feet to a point on the edge of said drive, the point of beginning.

The within property is the identical property conveyed to the Mortgagor herein by deed of Louis J. McCarley and Shirley K. McCarley of even date herewith and which said deed is being recorded simultaneously with the recording of this instrument.

DOCUMENTARY STAMP

which has the address of 101 Setters Court, Mauldin (City)  
South Carolina 29662 (State and Zip Code) (herein "Property Address");

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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