

**MORTGAGE**

THIS MORTGAGE is made this 21st day of August 1981, between the Mortgagor, Tyrone Doyle Kelley and Norma Jean H. Kelley (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

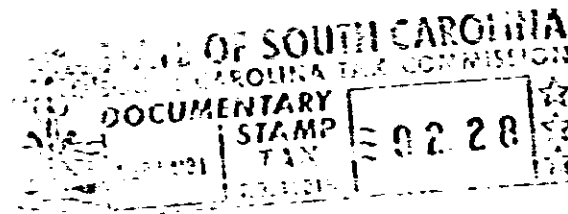
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ Five Thousand Seven Hundred dollars which indebtedness is evidenced by Borrower's note dated August 21, 1981 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on September 1, 1985;

TO SECURE to Lender 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. 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 southeastern side of Saluda Lake Road in Greenville County, South Carolina, being known and designated as Lot No. 5 on plat entitled "Addition to Section 2, Westcliffe" by Piedmont Engineers & Architects dated April 4, 1970, recorded in the Greenville County R. M. C. Office in Plat Book 4-F at Page 32, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Saluda Lake Road at the joint front corner of Lots 4 and 5 and running thence with the joint line of said Lots, S. 18-50 E. 203.5 feet to an iron pin; thence S. 81-16 W. 27 feet to a point; thence S. 36-13 W. 25 feet to an iron pin at the joint rear corner of Lots 5 and 6, N. 59-41 W. 174.3 feet to an iron pin on the southeastern side of Saluda Lake Road; thence with said road, N. 29-07 E. 35 feet to a point; thence N. 36-35 E. 75 feet to a point; thence N. 59-36 E. 75 feet to the Point of Beginning.

Derivation: This is the same property conveyed to T. Doyle Kelley by Deed of James C. Walden and Virginia D. Walden dated 8/28/79, recorded 8/31/79 in the R. M. C. Office of Greenville County in Deed Book 1110 at Page 636



which has the address of Lot 5, Saluda Lake Road Greenville South Carolina 29611 (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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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