STATE OF SOUTH CAROLINA

FEB 8 1983

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MORTGAGE OF REAL PROPERTY

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE

THIS MORTGAGE made this 3rd day of February 1983

among Lanford D. Kelly & Lynn H. Kelly (hereinafter referred to as Mortgagor) and FIRST

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged. Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located Greenville County, South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Grove Township and being more particularly described as follows: BEGINNING at the intersection of the center line of the Georgia Road and the center line of a 30' road, now paved, said 30' road being shown as "Road Reserved" on a plat prepared by John C. Smith, Surveyor, October 1949, and recorded in the RIKC Office for Greenville County, S. C. in Plat Book V at Page 192, mortgagor's common corner with R. E. Davis and Helen B. Davis, now or formerly, and runs with the center line of the Georgia Road S. 2-00 W. 293.8 feet to an iron pin; thence N. 74-00 E. 363 feet to an iron pin, a common corner with Lot No. 2 on said plat; thence with the line of Lot No. 2 aforesaid N. 2-00 E. 219 feet to a point in the center of the said 30' road, mortgagors' common corner with R. E. Davis and Helen E. Davis, now or formerly; thence with the center of said road and with the line of Davis, now or formerly, S. 86-00 W. 362.5 feet to the point of beginning.

This is the same property conveyed unto the mortgagors herein by deed of James E. Milligan and Willie Mae Milligan, dated January 13, 1975, of record in Deed Book 1013, at page 342.



Address of Mortgagee 2315 N. Main, Regency Building, Anderson, S. C.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including buy not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stores and water heater (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above-mentioned Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described tien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- musicipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.

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