

FILED
GREENVILLE CO. S.C.
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MORTGAGE

THIS MORTGAGE is made this 27th day of December, 1984, between the Mortgagor, Donald Brock Koonce and Betty Jean Koonce, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Ten Thousand Two Hundred Ninety Two and 89/100 (\$10,292.89) Dollars, which indebtedness is evidenced by Borrower's note dated December 27, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 31, 1993.....;

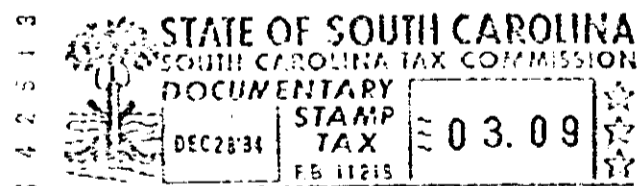
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with any and all improvements thereon, lying, being and situate on the south side of East Hillcrest Drive (formerly known as Hillcrest Drive), in the City of Greenville, Greenville County, South Carolina, being shown and designated as Lot No. 125 on a plat of the Hillcrest Section of North Hills property, dated September, 1928, and recorded in Plat Book H at Page 136 in the R.M.C. Office for Greenville County, and having according to said plat the following courses and distances, to-wit:

BEGINNING at an iron pin on the southern side of Hillcrest Drive at the joint corner of Lots 124 and 125, which iron pin is 70.1 feet from the southeastern corner of the intersection of Hillcrest Drive and Bennett Street, and running thence along the common line of said lots S. 19-17 W. 192.5 feet to an iron pin in the line of Lot 123; thence along line of Lot 123 S. 71-00 E. 71 feet to an iron pin, joint corner of Lots 125, 126, 123, and 130; thence along the line of Lot 126 N. 18-03 E. 187.6 feet to an iron pin on the southern side of Hillcrest Drive; thence along the southern side of Hillcrest Drive N. 66-55 W. 70.1 feet to an iron pin, the point of BEGINNING.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements and rights-of-way, if any, affecting the above-described property.

This is the identical property conveyed to the Mortgagors by Mary Julia Elphick, as Trustee, by deed recorded October 5, 1983 in Deed Book 1197 at Page 891 in the R.M.C. Office for Greenville County.



which has the address of 200 East Hillcrest Drive Greenville,
(Street) (City)
South Carolina 29609 (herein "Property Address");
(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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