GREEN FRED FOOLS.C. FEB 27 4 50 PH '81 BONK 1 TO ANKERSLEY R.H.C.

MORTGAGE

800% 1533 FAGE 794

(City)

THIS MORTGAGE is made this 27th day of February, 19.81, between the Mortgagor, MAYNARD J. KRULL and BETTY A. KRULL

(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-four Thousand Six Hundred and no/100ths --- Dollars, which indebtedness is evidenced by Borrower's note dated February 27, 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 March 1, 2008,

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 ________, State of South Carolina:

ALL that piece, parcel or lot of land, with all buildings and improvements, situate, lying and being on the southern side of Richfield Terrace, in Greenville County, South Carolina, being shown and designated as Lot No. 16 on a plat of DEVENGER PLACE, SECTION VII, made by Dalton & Neves Company, Engineers, dated September, 1975, recorded in the RMC Office for Greenville County, S. C., in Plat Book 5-P, page 3, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Richfield Terrace at the joint front corners of Lots Nos. 15 and 16, Section VII, and running thence with the common line of said lots, S. 3-49 E., 150 feet to an iron pin; thence N. 86-11 E., 90 feet to an iron pin; thence along the line of Lot 17, N. 3-49 W., 150 feet to an iron pin on Richfield Terrace; thence along the southern side of Richfield Terrace, S. 86-11 W., 90 feet to the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of Ronald Massey and Sheila M. Massey of even date to be recorded simultaneously herewith.

which has the address of Route 4, 105 Richfield Terrace, Green

South Carolina 29651 (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.

SOUTH CAROLINA - 1 to 4 Family-6-75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

1 FE27 81

1328 RV-2

4.000