MORTGAGE

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THIS MORTGAGE is hope this let day of March
19.82 between the Mortgagor Morris C. & Kathryn Kelley . (a/k/a Kathleen Kelley)
GREER FEDERAL SAVINGS AND LOAN ASSOCIATION and the Mortgagee,, a corporation organized and
existing under the laws of
(herein "Lender").
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S.\$ 20,000.00
which indebtedness is evidenced by Borrower's note dated and extensions and renewal
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness
if not sooner paid, due and payable on;

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 in the State of South Carolina, County of Greenville, in the City of Greenville, on Wilton Street, and having the following metes and bounds, to-wit:

Beginning at an iron pin on Wilton Street at the corner of Lot H and running thence with the line of said Lot, S 5½ W. 65½ feet; thence S. 84½ E. 196½ feet to an iron pin at the corner of Lot E; thence with the line of said Lot, N. 5½ E. 65½ feet to an iron pin at the corner of Lot F.; thence with line of Lots F, G and H 196½ feet to the point of beginning. This property is also known as 208 Wilton Street.

This is the same property conveyed to the grantor herein by deed dated June 30, 1971 and recorded in the R.M.C. Office for Greenville County, in Deed Book 919, at Page 391.

This conveyance is made subject to such easements, rights-of-way and restrictions of record or as appear on the premises.

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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 (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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