

MORTGAGE

THIS MORTGAGE is made this 25th day of November, 1983, between the Mortgagor, Ronnie Wayne McKeown, (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 Thirty Thousand and no/100 (\$30,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 25, 1983, (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 1, 2013.

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, together with improvements thereon, situate, lying and being on the south side of Lanewood Drive near the Town of Mauldin in Greenville County, South Carolina, being shown and designated as Lot No. 53 on plat of Pine Forest Subdivision recorded in Plat Book "QQ", Pages 106 and 107, the following metes and bounds according to plat of said lot entitled "Survey for Ronnie Wayne McKeown" by Jeffery M. Plumblee, Inc. dated November 22, 1983:

BEGINNING at an iron pin on the south side of Lanewood Drive at the joint front corner of Lots 52 and 53 and running thence with the joint lot line of said lots, S. 26-22 E. 137.9 feet to an iron pin; thence with the joint rear lines of Lots 53 and 105, S. 53-30 W. 100 feet to an iron pin at the joint rear corner of Lots 53 and 54; thence with the joint line of said lots, N. 26-26 W. 137.8 feet to an iron pin on the south side of Lanewood Drive; thence with Lanewood Drive, N. 63-29 E. 100.2 feet to an iron pin at the point of beginning.

The above described property is the same property conveyed to the Mortgagors by Deed of Charles Aaron Cannes and Mary Joyce M. Cannes recorded April 18, 1969 in Deed Book 866 at Page 275.

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which has the address of Route 6, 410 Lanewood Drive, Greenville, South Carolina 29607 (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, 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 seized 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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