12 11.11/19 GREENVILLE CO. S. C. DEC 23 2 17 PH '75 1071. Johnson & Ce Cher 2008 1350 1851 584 DONNIE S. TANKERSLEY **MORTGAGE** R.M.C. THIS MORTGAGE is made this 23rd day of December , 19.75 between the Mortgagor, DONALD B. KOONCE, JR., and SUSAN M. KOONCE, (herein "Borrower."), and the Mortgagee, SOUTH CAROLINA FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address Greenville, South Carolina (herein "Lender"). WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Tvo Thousand Dollars and No/100----- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith Cherein "Note" 1. nroviding for routhly includents of nrincinal and interest iron pin on the southeasterly side of Silver Creek Court; thence with the southeasterly side of Silver Creek Court S. 27-11-47 W. 71.98 feet to an iron pin and continuing with said court S. 28-39-34 W. 33.01 feet to an iron pin, the point of beginning. 16564

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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA-FHLMC-1/72-1 to 4 family