MORTGAGE

85 rasil434

1980., between the Mortgagor, Sandy Kirkus a/k/a Sandra L. Kirkus-----SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN , a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn. S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Five Thousand Eight Hundred Forty Seven and 08/100-----Dollars, which indebtedness is evidenced by Borrower's note dated February 14, 1980 --- (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1991------

thence with the eastern side of Reeves Drive, S. 20-50 E., 112 feet to the beginning corner.

This is the identical property conveyed to the mortgagor by deed of Mary J. Linden as recorded in the RMC Office for Greenville County in Deed Book 1117, Page 527 recorded 12/18/79.

39518

Formerly United Foderal Sayings and Loan Association.

[City]

which has the address of. Lot 55 Reeves Drive

Simpsonville

South Carolina 29681 (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 casements, 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 Histed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

THE RESIDENCE OF THE PROPERTY OF THE PROPERTY