

FILED
GREENVILLE CO. S. C.

MORTGAGE

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THIS MORTGAGE is made this 26 day of April, 1979, between the Mortgagor, James Y. Kellett, Jr. and Kay T. Kellett (herein "Borrower"), and the Mortgagee, UNITED FEDERAL 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").

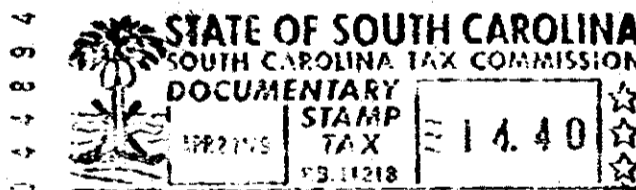
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Six Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 26, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2004.

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 situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 15 on plat of Jenkins Estates, Southwest, prepared by C. O. Riddle, RLS, dated February, 1972 recorded in Plat Book 4M, Page 197 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern edge of Beauclair Drive joint front corner with Lot 13 and running thence along the joint line with Lot 13 N. 26-24 W., 255 feet to an iron pin joint rear corner with Lot 13; thence turning and running S. 63-36 W., 150 feet to an iron pin, joint rear corner with Lot 17; thence turning and running S. 26-24 E., 255 feet to an iron pin on the northwestern edge of Beauclair Drive; thence with said Drive N. 63-36 E., 150 feet to the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Billy J. Harris as recorded in the RMC Office for Greenville County in Deed Book 1095, Page 614 recorded January 18, 1979.



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which has the address of Route # 3 Beauclair Drive Simpsonville, South Carolina 29681 (herein "Property Address");
[Street] [City] [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.

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