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SLEY

1027-005

MORTGAGE

THIS MORTGAGE is made this 9th day of December, 1980, between the Mortgagor, Jerry A. Kennemer and Margaret Kennemer (herein "Borrower"), and Mortgagee, Pickens Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is Cedar Rock Street, Pickens, South Carolina, 29671 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Five Thousand and No/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 9, 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 December 10, 2005

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 Pickens and Greenville, State of South Carolina:

ALL that certain piece, parcel or tract of land containing .85 acres, more or less, situate, lying and being on the Northern side of Woodruff Road, near the City of Greenville, County of Greenville, State of South Carolina, and having, according to a plat entitled Property of R. M. Miller", dated January 4, 1977, prepared by Clifford C. Jones, RLS, the said plat being in the RMC Office for Greenville County in Plat Book _____ at page _____, the following metes and bounds, to-wit: BEGINNING at an iron pin on the Northern side of Woodruff Road at the joint front corner of Lots 1 and 2 and running thence with the line of Lot No. 2 N2-37W 190.9 feet to a point; thence N75-00E 230 feet to an iron pin; thence S14-22W 214 feet to an iron pin on Woodruff Road; thence along said Woodruff Road S75-00W 166 feet to the point and place of BEGINNING. This being the identical property conveyed to Mortgagors by deed of David F. and Patricia L. Miller dated August 22, 1980, recorded August 25, 1980, in the office of RMC for Greenville County in Book 1131 at page 866.

ALSO: ALL that certain piece, parcel or lot of land lying and being situate in the State of South Carolina, County of Pickens, in the Town of Pickens, and fronting on Lewis Street fifty (50) feet and extending back Cedar Rock Street one hundred and five and one-half (105.5) feet to an alley, being in the forks of Lewis Street and Cedar Rock Street on which is located a garage and filling station. This being the identical property conveyed to Jerry A. Kennemer by deed of J. T. Chastain dated March 1, 1968, recorded April 16, 1968, in the office of the Clerk of Court for Pickens County in Deed Book 11-M at page 329.



which has the address of Cedar Rock Street, Pickens, SC 29671 Also Route 5, Simpsonville, SC (Street) (City) 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 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.