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DONNIE S. TANKERSLEY
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MORTGAGE
(GROWING EQUITY MORTGAGE)

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The Note provides for monthly installments that are greater than the amount of a monthly installment which then would be sufficient to repay the unpaid principal balance in full in substantially equal payments of principal and interest. This reduces the unpaid principal balance that bears interest and results in full payment of the loan before it would be paid in full by equal monthly installments.

THIS MORTGAGE is made this 25th day of February 1983, between the Mortgagor, William E. Kirkpatrick and Jean M. Kirkpatrick (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-six thousand two hundred and no/100 (96,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 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 November 1, 1998;

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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the eastern side of Stonehill Court in Greenville County, South Carolina being known and designated as Lot No. 378 as shown on a plat entitled SUGAR CREEK, MAP 6 made by C. O. Riddle dated June 15, 1978, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 6-H at Page 63 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterr side of Stonehill Court at the joint front corner of lots nos. 377 and 378 and running thence with the common line of said lots, N. 45-05 E. 170.15 feet to an iron pin; thence S. 37-22 E. 151.57 feet to an iron pin; thence S. 36-05 W. 100 feet to an iron pin at the joint rear corner of lots nos. 378 and 379; thence with the common line of said lots, N. 76-21-32 W. 144.50 feet to an iron pin on the eastern side of Stonehill Court; thence with the curve of the eastern side of Stonehill Court, the chord of which is N. 15-38 W. 48.9 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of Merrill Lynch Relocation Management, Inc. to be recorded herewith.

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which has the address of Lot 378, Sugar Creek S/D, Greenville, South Carolina 29651 (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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