

GREENVILLE CO. S. C.  
15 10 22 1979

1457-634

# MORTGAGE

THIS MORTGAGE is made this 8th day of February, 1979, between the Mortgagor, Malcolm P. Kerr and Jacqueline B. Kerr, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-six Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 8, 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 March 1, 1997.

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:

being shown and designated as Lot Number 15 on plat entitled "Map No. 2 Foxcroft, Section 2, Final Plat Revised" and recorded in the RMC Office for Greenville County in Plat Book 4-N at Pages 36 and 37 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Red Fox Trail, joint front corner of Lots 15 & 16 and running thence with joint line of said lots, N 73-38 E 150 feet to an iron pin at the joint rear corner of Lots 15 & 16; thence with the rear line of Lot 15, S 16-22 E 133.4 feet to an iron pin at the joint rear corner of Lots 14 & 15; thence with the joint line of said lots, S 73-38 W 150 feet to an iron pin on the northeastern side of Red Fox Trail; thence with the northeastern side of said street, N 16-22 W 133.4 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Bordon W. Clark recorded April 5, 1977 in Deed Book 1054 at Page 80 of the RMC Office for Greenville County.

which has the address of 7 West Red Fox Trail, Greenville, South Carolina  
(Street) (City)  
(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 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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