[Space Above This Line For Recording Data] __

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on. October 16.4%

19.84 The mortgagor is Michael C. Keeney and Jennifer L. Keeney "Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601

Borrower owes Lender the principal sum of Thirty-nine Thousand One Hundred and Fifty and no/100----- Dollars (U.S. \$ 39, 150.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payble on November 1 1014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 24 of Mountainbrooke Subdivision, as shown on a plat recorded in the RMC Office for Greenville County, in Plat Book 4F at Page 47, also shown on revised plat, dated September 7, 1972, prepared by B. Keith Rochester and Associates, and having according to revised plat, the following metes and bounds, BEGINNING at an iron pin on the western side of Candlewyck Lane at the joint front corner of Lots 24 and 25 and running thence along the common line of said lots S. 60-18-40 W. 164.15 feet; thence N. 35-02-20 W. 65.39 feet to an iron pin; running thence N. 41-30-00 E. 15 feet to an iron pin; running thence N. 41-06-40 E. 162.28 feet to an iron pin on Candlewyck Lane; running thence with the curve of Candlewyck Lane, the radius of which is 469.54 feet, 120 feet to the point of BEGINNING. This being the same property conveyed to the Mortgagors by deed of Andrew J. Vecchione and Irene M. Vecchione dated October 16, 1984 and recorded in the RMC Office for Greenville County in Deed Book 1224 at Page 484. Recorded Oct. 19, 1984. This conveyance is subject to all restrictions, setback lines, roadways, easements, and rights-of-way, if any, appearing of record, on the premises, or on the recorded plat, which affect the property hereinabove described.

which has the address of 4940 Candlewyck Lane Greenville [Street]

South Carolina 29615 ("Property Address"); [Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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