

First Federal Savings & Loan
P.O. Box 403
Greenville, South Carolina 29602

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MORTGAGE

THIS MORTGAGE is made this 5th day of October, 1983, between the Mortgagor, Shirley S. Kern

, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 \$12,083.84 (Twelve Thousand Eighty Three and 84/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 5, 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 October 31, 1988;

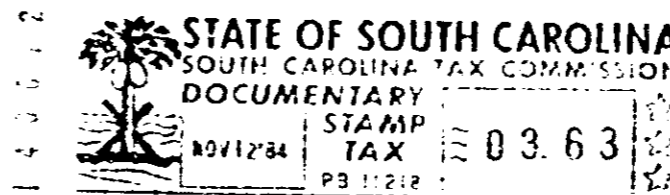
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being shown as Tract 1-A on a survey for Donald G. Kern made by Wolfe and Huskey, Inc., dated June 8, 1976, and recorded in the RMC Office for Greenville County in Plat Book 5T at Page 57 and having according to said plat, the following metes and bounds:

BEGINNING at an old concrete marker on the northeastern side of Gibbs Shoal Road and running thence N. 49-29 E. 804 feet to an old concrete marker, thence S. 81-10 E. 535.5 feet to an iron pin; thence S. 08-15 E. 639.3 feet to an iron pin; thence N. 73-08 W. 672.3 feet to an iron pin; thence S. 01-43 E. 201 feet to an iron pin; thence S. 72-50 W. 465.2 feet to an iron pin; and thence N. 24-01 W. 366.4 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of P. Walker Garrison and Joan G. Garrison and recorded in the RMC Office for Greenville County on 11/01/79 in Deed Book 1114 at Page 817.

This is a second mortgage and is Junior in Lien to that mortgage executed by Shirley S. Kern which mortgage is recorded in RMC Office for Greenville County on 11/01/79 in Book 1486 at Page 862.



which has the address of Route 10
Box 167 Gibbs Shoals Road, Greer
(Street) (City)

South Carolina 29651 (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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1328 (W.2)