MORTGAGE

MAIL TO GADDY & DAVENPORT P. 0. BOX 10267 GREENVILLE, S. C.

THIS MORTGAGE is made this ...4th between the Mortgagor, Robert G. Kembel

day of ... June

.... (herein ''Borrower''). and the Mortgagee, Security Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina , whose address is East Camperdown Way, Greenville, South Carolina (herein "Lender")

Whereas, Borrower is indebted to Lender in the principal sum of Thirty-Two Thousand Seven Hundred Fifty & No/10 Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 10,

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 of that certain piece, parcel or lot of land in the State of South Carolina, Greenville County, lying on the southwestern side of Batesview Drive, being shown and designated as Lot No.5 on a plat of Northside Gardens, prepared by Dalton & Neeves, Registered Surveyors, dated November, 1946 and recorded in the R.M.C. Office for Greenville County in Plat Book S, Page 17. Specific reference is made to the aforementioned plat for a more detailed description.

ALSO: ALL of that certain piece, parcel or strip of land in the State of South Carolina, County of Greenville, being a portion of Lot No.4 as shown on plat of Northside Gardens, recorded in the R.M.C. Office for Greenville County in Plat Book S, Page 17, and having the following courses and distances, to-wit:

BEGINNING at a point on the southwestern side of Batesview Drive at a joint corner of Lots 4 and 5 and running thence along the southwestern edge of Batesview Drive S. 34-48 E. 2 feet; thence S. 55-12 W. 100 feet to a point on the joint line of Lots 3 and 4; thence along a line of Lot 3, N. 34-48 W. 2 feet; thence along a line of Lot 5, N. 55-12 E. 100 feet to the point of beginning.

This is the identical property conveyed to the mortgagor herein by deed from Janice M. Lollis of even date to be recorded herewith in the R.M.C. Office for Greenville County.















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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA -- FHLMC -- 1/12-1 to 4 family