

FILED
GREENVILLE CO. S. C.

APR 25 9 03 AM '78

MORTGAGE

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THIS MORTGAGE is made this 24th day of April 1978 between the Mortgagor, Helen B. Cassell (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America whose address is 500 E. Washington Street, Greenville, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Six Thousand and No/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2008.

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 lot of land with the buildings and improvements thereon situate on the west side of Ridgewood Drive near the City of Greenville, in Greenville County, S. C., being shown as Lot No. 18 on plat of WOODLAND HILLS made by Dalton & Neves, Engineers, May 1951, recorded in the RMC Office for Greenville County, S.C., in Plats Book W, Page 44 (also recorded in Plats Book Y, Page 60), and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Ridgewood Drive at the joint front corner of Lots 17 and 18 and running thence with the line of Lot 17 S 73-0 W 140 feet to an iron pin; thence S 17-0 E 100 feet to an iron pin; thence with the line of Lot 19 N 73-0 E 140 feet to an iron pin on the west side of Ridgewood Drive; thence with the west side of Ridgewood Drive N 17-0 W 100 feet to the beginning corner.

This being the identical property conveyed to the mortgagor by deed of Mary C. McElrath, to be executed and recorded of even date herewith.

which has the address of 13. Ridgewood Drive, Greenville (Street) (City) S. C. 29607 (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 seized 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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