

Mortgagee's mailing address: 301 College St., Greenville, S.C. 29602

GREENVILLE, S.C.

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DONN... HERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 7th day of February, 1980, between the Mortgagor, Clifton G. Rickard and Martha M Rickard, (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 Forty-Nine Thousand Eight Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 7, 1980, (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, 2010

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, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot No. 12 on a plat entitled "Revised Map, Weehawken Hill" recorded in Plat Book 4-F at Page 50 in the R. M. C. Office for Greenville County, State of South Carolina and having, according to a more recent plat, entitled, "Property of Clifton G. Rickard and Martha M. Rickard", prepared by C. O. Riddle, Registered Surveyor, dated June 17, 1976, the following metes and bounds:

BEGINNING at a point on Weehawken Circle at the joint front corner of Lots Nos. 12 and 13 running in an easterly direction N. 73-55 E. 205.3 feet to an iron pin at the joint rear corner of Lots Nos. 12 and 13; thence turning and running in a northerly direction S. 27-23 E. 135.1 feet to an iron pin (this boundary being along Little Mountain Creek); then turning and running in a northwesterly direction S. 52-08 E. for 44.9 feet to a point at the joint rear corner of Lots Nos. 12 and 11; then turning and running in a southwesterly direction S. 44-32 W. for 195.9 feet to a point at the joint front corner of Lots Nos. 12 and 11; then turning and running in a southerly direction along the eastern edge of Weehawken Circle N. 30-12 W. for 75 feet to the point of beginning; being the same conveyed to us by Harold G. Munns, Jr., and Janet D. Munns by deed dated June 18, 1976 and recorded in the R. M. C. Office for Greenville County on June 18, 1976 in Deed Vol. 1038, at Page 211.

RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS
GREENVILLE, SOUTH CAROLINA
DOCUMENTARY
FEB 11 1980

which has the address of 23 Weehawken Circle Taylors,
(Street) (City)
South Carolina 29687 (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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