



MORTGAGE

THIS MORTGAGE is made this 5th day of March, 1982, between the Mortgagor, Marshall L. Richardson and Brenda L. Richardson (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty thousand, twenty and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 5, 1982 (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 15, 1987.

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, situate, lying and being on the north-eastern side of Monaview Street, in the County of Greenville, State of South Carolina, being shown and designated as Lot 65 on a plat of Section 2, Monaghan Subdivision, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book GG, at Page 151, and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the northeastern side of Monaview Street at the joint front corner of Lots 64 and 65 and running thence along the common line of said Lots N. 38-30 E. 160 feet to a point; thence along the line of Lot 89 S. 51-30 E. 75 feet to a point; thence along the common line of Lots 65 and 66 S. 38-30 W. 160 feet to a point on the northeastern side of Monaview Street; thence along the said Monaview Street N. 51-30 W. 75 feet to the point of beginning.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights-of-way, if any, affecting the above-described property.

This is that same property conveyed by deed of Joe Earl Kirby and Evelyn R. Kirby to Marshall Lee Richardson and Brenda B. Richardson dated 7/24/74, recorded 7/25/74, in Volume 1003, at Page 587, in the RMC Office for Greenville County, SC.

GCTO --- 1 MR1882 118

which has the address of 9 Monaview Circle, Greenville, SC 29611 (herein "Property Address");
[Street] [City] [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.

1646-392-99

0172

4328 RV-2