

FILED
GREENVILLE CO. S. C.
SEP 3 12 00 PM '82
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 3rd day of September, 1982, between the Mortgagor, William D. Ridings, (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 Forty-Five Thousand, Three Hundred, Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 3, 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 October 1, 2005.....;

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, on the southeastern side of Hampton Circle, also known as Woodfern Circle, being known and designated as Lot No. 26, as shown on a plat of Property of Talmer Cordell, made April, 1951, by Dalton and Neves, and recorded in the R. M. C. Office for Greenville County, in Plat Book AA, at Page 33, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Hampton Circle, also known as Woodfern Circle, at the joint front corner of Lots 26 and 27, and running thence along the joint line of said lots, S. 47-0 E. 201.5 feet to an iron pin; thence running S. 19-41 W. 92.6 feet to an iron pin at the joint rear corner of Lots 25 and 26; thence with the common line of said lots, N. 47-0 W. 238.1 feet to an iron pin on the southeastern side of Hampton Circle, also known as Woodfern Circle; thence with the line of said Circle N. 43-0 E. 85 feet to the beginning point.

This is the same property conveyed to Mortgagor by Thomas B. Henry, Jr. and Judy P. Henry, by deed dated September 3, 1982, recorded Septem-ber 3/1982, in Deed Volume 1173, Page 350, of the R. M. C. Office for Greenville County, South Carolina.

RECORDING OFFICE
GREENVILLE, S. C.
RECEIVED
1982 SEP 10 10 10 AM
RECORDING STAMP

which has the address of 16 Woodfern Circle Greenville,
(Street) (City)
South Carolina 29615 (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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