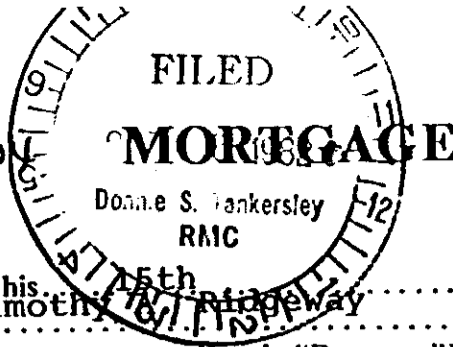


Documentary Stamps are figured on  
the amount financed \$15,062.00



THIS MORTGAGE is made this 15th day of September 1982, between the Mortgagor, Timothy W. Ridgeway

(herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-one thousand, seven hundred, sixty-eight and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 15, 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 15, 1992

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 certian piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot No. 14 on a revised plat, Portion of Map No. 1 of Verdin Estates, dated January 11, 1978, prepared by C. O. Riddle, recorded in the R.M.C. Office for Greenville County In Plat Book 6-H, page 47, and also being shown on a more recent survey entitled "Property Survey for Davidson and Vaughn" prepared by Arbof Engineering dated Setpember 20, 1979, and having, according to the recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Baldwin Circle, joint front corner of Lots 13 and 14 and running thence with the common line of said lots, N. 88-27 W., 150.0 feet to an iron pin; thence turning and running along a portion of lot 11, N. 1-33 E., 60.0 feet to an iron pin; thence turning and running still along a portion of Lot 11, N. 88-27 W., 64.9 feet to an iron pin; thence along property of Eastdale Subdivision, N. 28-38 E., 44.93 feet to an iron pin; thence along the line of lot 15, S. 88-27 E., 194.45 feet to an iron pin on Baldwin Circle; thence turning and running along the western side of Baldwin Circle, S. 1-33 W., 100.0 feet to an iron pin, the point of beginning.

This is that same property conveyed by deed of Davidson-Vaugh, a general partnership to Timothy Alan Ridgeway and Sandra P. Ridgeway, dated 5/9/80, recorded 5/12/80, in Deed Volume 1125, at Page 648, in the R.M.C. Office for Greenville County, SC.

ALSO: the same property conveyed by deed of Sandra P. Ridgeway (her one-half interest) to Timothy Alan Ridgeway, dated 12/1/80, recorded 12/2/80, in the Deed Volume 1138, at Page 246, in the R.M.C. Office for Greenville County, SC.

GCTO  
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which has the address of 119 Baldwin Circle Mauldin  
[Street] [City]  
SC 29662 (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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