

MORTGAGEES ADDRESS: R+9, Box 505
Greer, S.C., 29615
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PURCHASE MONEY
MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, FRANKLIN D. RUFF and PATRICIA M. RUFF,

(hereinafter referred to as Mortgages) is well and truly indebted unto
DeVoe M. Leonard and Eula S. Leonard,

(hereinafter referred to as Mortgage) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are
incorporated herein by reference, in the sum of **24,770.00** TWENTY FOUR THOUSAND, SEVEN HUNDRED, SEVENTY
AND NO/100ths DOLLARS (\$24,770.00) due and payable
in 360 monthly installments of \$254.79 per month beginning November 19, 1982 and
continuing until paid in full. Mortgagors shall have privilege of prepayment
without penalty,

with interest thereon from date at the rate of 12.00 per centum per annum, to be paid monthly as aforesaid

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or
for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and
of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his
account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly
paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted,
bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and
being in the State of South Carolina, County of Greenville, in Oneal Township, containing 8.22 acres
in accordance with a plat entitled, "Survey for Franklin D. Ruff and Patricia
M. Ruff", prepared by Wolfe & Huskey, Engineers, dated July 9, 1982, a copy of
which is being recorded of even date herewith. The subject property is located
at the southeasterly corner of the intersection of Gap Creek Road and McAbee
Road and fronts on Gap Creek Road a distance of 535 feet and on McAbee Road a total
distance of 560.29 feet.

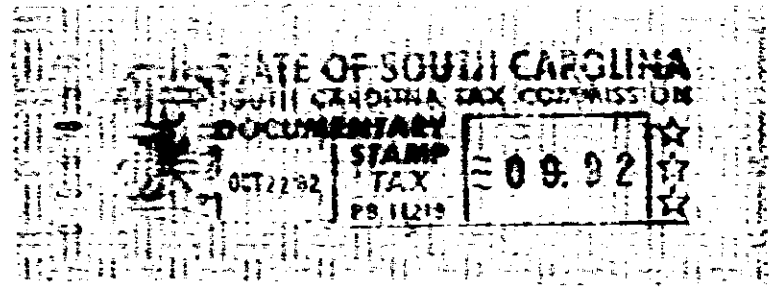
THIS is the identical property conveyed to the Mortgagors by deed of the Mortgagees
to be recorded of even date herewith and this mortgage is being given to secure
a portion of the purchase price of the within described property.

Mortgagors shall be entitled to have release from the lien of this mortgage one
acre to be surveyed off of the subject property, having no more than 210 feet of
road frontage upon payment of the additional sum to principal of \$3,500.00.

No standing trees or timber shall be cut from the security property without the
written consent of the mortgagees until such time as the sum of \$8,500.00 has been
paid toward the principal amount due hereunder. This restriction shall not apply
to any property subsequently released from the lien hereof.

It is agreed that any payment not received within fifteen days of due date shall
be subject to a late payment penalty of 5% of the payment amount.

It is further agreed and understood that this mortgage and the note it secures,
shall become immediately due and payable if the subject property is transferred
by deed or contract without the prior written consent of the Mortgagees.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or ap-
pertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting
fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such
fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right
and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances
except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the
Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.