

FILED
GREENVILLE CO S.C.

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DONNIE S. TANKERSLEY
R.M.C.

BOOK 1597 PAGE 266

MORTGAGE

THIS MORTGAGE is made this 16th day of February,
1983, between the Mortgagor, Patricia D. Richardson,
(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 Seven thousand two hundred
and no cents (\$7,200.00) Dollars, which indebtedness is evidenced by Borrower's
note dated 2-16-83, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 2-1-1900

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 in the State
of South Carolina, County of Greenville, being known and designated as Lot 298, Section
V, Sheet 1, of Subdivision known as Poinsettia, said Subdivision being situated within
the corporate limits of the Town of Simpsonville, plat of said Subdivision being
recorded in the RMC Office for Greenville County in Plat Book 4-R at page 87.

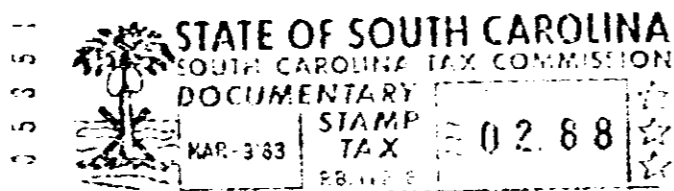
A more particular description of said above numbered lot may be had by reference to
said plat.

This conveyance is made subject to any restrictive and protective covenants affecting
Section V of Subdivision known as POINSETTIA, said Restrictive and Protective Covenants
being recorded in the RMC Office for Greenville County in Deed Volume 1004 at page 83.

This conveyance is made subject to any restrictive covenants, building setback lines,
rights-of-way and easements which may affect the above described property.

This is the same property conveyed to the mortgagor(s) herein by deed of James F.
Richardson, and recorded in the RMC Office for Greenville County on August 14, 1979,
in Deed Book 1109, and Page 362.

This is a second mortgage and is junior in lien to that mortgage executed by Patricia
D. Richardson, in favor of First Federal of South Carolina, which mortgage is recorded
in the RMC Office for Greenville County in Book 1504, and page 955.



which has the address of 115 Oglewood Dr Simpsonville,
(Street) (City)
SC 29681 (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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