

JUN 15 12 20 PM '83

MORTGAGE
(GROWING EQUITY MORTGAGE)

DONNIE C. WATKINS
R.M.C.

The Note provides for monthly installments that are greater than the amount of a monthly installment which then would be sufficient to repay the unpaid principal balance in full in substantially equal payments of principal and interest. This reduces the unpaid principal balance that bears interest and results in full payment of the loan before it would be paid in full by equal monthly installments.

THIS MORTGAGE is made this 15th day of June 1983, between the Mortgagor, Janet R. Diggs (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

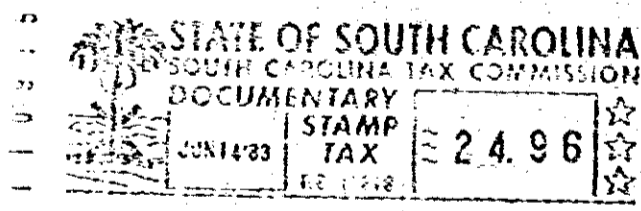
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-two thousand four hundred and no/100 (\$62,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 15, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 1999;

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 piece, parcel or lot of land lying and being in the City of Greenville, County of Greenville, State of South Carolina and being shown and designated as Lot 1 and Part Lot 2 on a plat entitled "Dorothy H. Beattie Property, Lot 1 and Part Lot 2, Property of Janet R. Diggs" by Freeland and Associates dated June 8, 1983, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the southern side of Ridgeland Avenue at a point which is 320.5 feet +/- from McDaniel Avenue and running thence with the road S. 63-04 E. 14.0 feet to an iron pin; thence S. 62-06 E. 70.5 feet to an iron pin; thence S. 59-36 E. 4.5 feet to an iron pin; thence leaving said road and turning and running S. 27-16 W. 173.5 feet along the line of Lot 2 to an iron pin on a 15 foot alley; thence turning and running along the road N. 69-18 W. 84.6 feet to an iron pin; thence leaving said alley turning and running N. 25-50 E. 186.0 feet to the point of beginning.

This being the same property conveyed to the Mortgagor herein by Deed of J. Philip Southerland, Jr., dated June 15, 1983, and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1190 at Page 276.



which has the address of 14. Ridgeland Drive, Greenville, South Carolina 29601 (herein "Property Address");

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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