

MORTGAGE

vol 1635 : 555

RECORDED
S.C.

THIS MORTGAGE is made this 14th day of November 1983, between the Mortgagee RAYMOND P. MRAVIC, JR. AND GEORGANNE MRAVIC (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of the State of South Carolina, whose address is Post Office Box 25,68, Greenville, South Carolina 29602 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 14, 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 December 1, 2013.

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 shown and designated as Lot 16 on a plat of RIVER RIDGE, recorded in the R.M.C. Office for Greenville County in Plat Book 7-0 at Page 56, and having, according to a more recent survey prepared by Carolina Surveying Co., recorded in Plat Book 10C at Page 78, entitled "Property of Raymond P. Mravic, Jr. and Georganne Mravic", dated the 8th day of November, 1983, the following netes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 16 and 18 and running thence N 35-30% 300 feet to an iron pin; thence running N. 76-51 W. 1011.9 feet to an iron pin; thence running with the Saluda River as the line N. 41-18 E. 266.4 feet to an iron pin; thence continuing N. 0-41 E. 164.8 feet to an iron pin; thence running with the line of Lot 15 S. 63-33 E. 1218.6 feet to an iron pin; thence running with Ridge Road S. 35-03 W. 81.8 feet to an iron pin; S. 24-28 W. 71.3 feet to an iron pin; thence S. 17-27 W. 103.0 feet to an iron pin; thence S. 0-12 W. 63.1 feet to an iron pin, the point of BEGINNING.

THIS is the same property conveyed to the Mortgagor herein by deed of Madeline F. Sawtell, dated July 15, 1980 and recorded July 28, 1980 in the RMC Office for Greenville County in Deed Book 1129 at Page 926, and also by deed dated July 14, 1983 and recorded July 18, 1983 in the RMC Office for Greenville County in Deed Book 1192 at Page 492.

which has the address of Lot 16, River Ridge Marietta South Carolina 2966 (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 seized 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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