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GREENVILLE S.C.
JAN 11 1983
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 5th day of December, 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 FIFTY-FIVE THOUSAND FIVE HUNDRED & NO/100 (\$55,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 5, 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 January 1, 2014

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 on the western side of Oglewood Drive in the City of Simpsonville, County of Greenville, State of South Carolina, being known and designated as Lot 298 as shown on plat of Poinsettia, Section Five of Subdivision plat prepared by Piedmont Engineers and Architects dated July 19, 1974, and recorded in the RMC Office for Greenville County, South Carolina in plat Book 4R at Page 87 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the western side of Oglewood Drive at the joint front corner of Lots 298 and 297 and running thence with the line of Lot 297, S. 65-43 E., 178.67 feet to an iron pin at the corner of Lot 282; thence with the line of lot 282, N. 34-50 E., 164.74 feet to an iron pin on the southern side of North Almond Drive; thence with said Drive, S. 88-55 E., 64.4 feet to an iron pin; thence S. 44-27 E., 35.68 feet to an iron pin on the western side of Oglewood Drive; thence with said Drive due south 100.7 feet to an iron pin; thence with said Drive S. 9.00 W., 50.0 feet to an iron pin; thence with said Drive S. 21-42 W., 34.28 feet to the point of BEGINNING.

This being the same property conveyed to Patricia D. Richardson by James F. Richardson by deed recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1109 at Page 362. recorded August 14, 1979.

which has the address of 115 Oglewood Drive Simpsonville
SC 29687 (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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