

**MORTGAGE**

JURAT  
R.M.C.

THIS MORTGAGE is made this 2nd day of February 1984, between the Mortgagor, Larry W. Richardson and Candace C. Richardson (herein "Borrower"), and the Mortgagee, First National Bank of South Carolina, a corporation organized and existing under the laws of South Carolina whose address is P. O. Box 225, Columbia, South Carolina 29202 (herein "Lender").

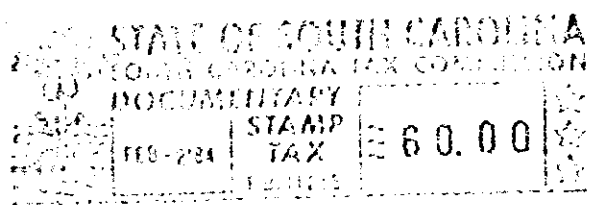
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Fifty Thousand & No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 2, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 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 situate near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 95 on Plat of Green Valley Estates, a subdivision prepared by Piedmont Engineering Service dated December 20, 1957 as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book "QQ" at Pages 2 and 3 and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the northerly side of Hickory Lane, at joint front corner of Lots Nos. 95 and 96 and running thence along the joint line of the said lots N. 2-00 E. 305.4 feet to an iron pin at joint rear corner of the said lots on the southerly boundary of golf course; thence along said boundary N. 73-08 E. 99.1 feet to an iron pin at joint rear corner of Lots 94 and 95; thence along the joint line of the said lots, S. 31-10 E. 283.3 feet to an iron pin on the westerly side of Sunrise Valley Road; thence along said Drive on an angle, the chord of which is, S. 16-24 W. 96.1 feet to an iron pin; thence continuing further along said Drive, S. 31-40 W. 70 feet to an iron pin; thence on an angle around the intersection of Sunrise Valley Road with Hickory Lane, the chord of which is, S. 77-05 W. 40.8 feet to an iron pin on the northerly side of Hickory Lane; thence along said Lane on an angle, the chord of which is, N. 57-31 W. 88.9 feet to an iron pin; thence further along said Lane on an angle, the chord of which is N. 72-34 W. 75 feet to an iron pin at the point of beginning.

This being the property conveyed by deed from Marilyn Cross Cross unto Larry W. Richardson and Candace C. Richardson, dated February 2, 1984 recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1205 at Page 625.



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which has the address of Hickory Lane, Green Valley Estates, (Lot 95) Greenville, S. C. 29609 (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.