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MORTGAGE

THIS MORTGAGE is made this 26th day of March, 1984, between the Mortgagor, Dennis P. Riddell and Polly Jo Riddell, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 Two Thousand four and 84/100s Dollars, which indebtedness is evidenced by Borrower's note dated 03-26-84, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 03-30-87.

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 of that lot of land in Greenville County, State of South Carolina, in the city of Greenville, being known and designated as Lot#69 on plat of College Heights, recorded in Plat Book P at page 75 in the RMC Office for Greenville County, being more particularly described by the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Southwest corner of Griffin Drive and Columbia Circle, and running thence with the Southern side of Columbia Circle S.56-50 W. 150 feet to an iron pin in line of Lot#68; thence with line of Lot #68, S.33-10 E. 75 feet to an iron pin, corner of Lot #70; thence with the line of said lot, N.56-50 E. 150 feet to an iron pin on the West side of said Drive; thence N.33-10 feet to the point of beginning.

THIS being the same property conveyed to Joseph Nathaniel Elmer and Marilyn Hager Elmer by Deed of Gail G. Phillips and Sybil B. P hillips, said deed recorded in the RMC Office for Greenville county in Deed Book 888 at Page 485. This deed was recorded on April 24, 1970.

THIS being the same property conveyed to the Grantors of this mortgage by the deed of Joseph Nathaniel Elmer and Marilyn Hager Elmer, said Deed recorded in the RMC Office for Greenville County in Deed Book 1193 at page 20. This deed was recorded on July 25, 1983.

THIS is a second mortgage and is junior in lien to that mortgage given by the mortgagors to First Federal Savings & Loan Association dated July 25, 1983, recorded July 26, 1983, in the RMC Office for Greenville County, S.C. in mortgage book 1617 at page 787.

RECEIVED BY THE OFFICE OF SOUTH CAROLINA
DEPARTMENT OF REVENUE TAX COMMISSION
DOCUMENTARY TAX STAMP
MARCH 27 1984

loan # 020 328202-7

which has the address of 200 Griffin Drive Greenville,
(Street) (City)

South Carolina 29607 (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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