

ADDRESS: P.F. ~~RE~~ Box 969, Greer, South Carolina  
GREENVILLE CO. S. C.

1425 00684

MAR 13 9 39 AM '78

# MORTGAGE

SONNIE S. TANKERSLEY <sup>J.R.K.</sup>  
THIS MORTGAGE is made this 9<sup>th</sup> day of March, 1978, between the Mortgagor, Joseph R. Ridgill, Jr. and Frances B. Ridgill (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and No/100 ~~300~~ Dollars, which indebtedness is evidenced by Borrower's note dated March 9, 1978 (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, 2007;

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, in the corporate limits of the City of Greenville, being known and designated as Lot No. 32 of a subdivision known as Stone Lake Heights, Section No. 4, as shown on plat thereof prepared by Piedmont Engineers and Architects on July 8, 1964, revised in October, 1965, and recorded in the R. M. C. Office for Greenville County in Plat Book BBB, at Page 159 A and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Harbor Oaks Drive at joint front corners of Lots No. 32 and 33, and running thence along the Southern side of Harbor Oaks Drive N 66-10 E 92.0 feet and N 78-14 E 53.0 feet to an iron pin at corner of Lot No. 31; thence along the line of that lot S 16-44 E 115.3 feet to an iron pin at a rear corner of Lot 30; thence along the line of that lot S 59-40 W 130.6 feet to an iron pin at a rear corner of Lot No. 33; thence along the line of that lot N 23-50 W 140.0 feet to the BEGINNING CORNER.

This being the same property conveyed unto the Mortgagor herein by deed from Eugene E. Stone, Jr. et al., of even date to be recorded herewith.

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which has the address of Lot 32, Stone Lake Heights, Greenville  
(Street) (City)  
South Carolina (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.

GCTO  
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