

FILED
GREENVILLE S.C.

DEC 28 12 18 PM '82 MORTGAGE

BOOK 1590 PAGE 524

JOHN W. WATERSLEY
RMC

THIS MORTGAGE is made this Twenty-Eighth day of December, 1982, between the Mortgagor, W. DOYLE RIGGINS (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

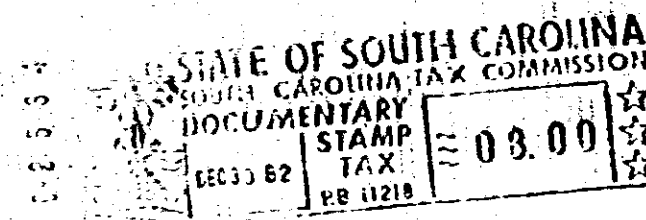
WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY THOUSAND and no/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 28, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1988;

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, together with any improvements thereon, situate, lying and being in Grove Township, in the County of Greenville, State of South Carolina, containing 1.15 acres, more or less, and having, according to a plat prepared by Carolina Surveying Company, dated December 21, 1982, and recorded in the RMC Office for Greenville County in Plat Book 9-K at Page 48 on 12-30, 1982, the following metes and bounds, to-wit:

BEGINNING at an iron pin and stone on the north side of Ferguson Drive (formerly the mid-point of Old Ferguson Road) and running thence N. 73-02 E 200 feet to an iron pin at the joint front corner of Herbert W. Henry Property (now or formerly) thence with common line of said property S. 9-41 E 251.6 feet to an iron pin; thence S. 73-02 W 200 feet to an iron pin at a point joining the property of Nina and Richard Robinson (now or formerly); thence with said common property line N. 9-4 W. 251.6 feet to the point of beginning.

The above described property being that conveyed to the mortgagor herein by deed of even date from Virginia Henry Alexander, Keith Henry and Christina Ellison (by her Guardian, Linda Ellison) and recorded in the RMC Office for Greenville County, South Carolina on 12-30-82 in Book 1179 at Page 849.



which has the address of Ferguson Road Piedmont, South Carolina 29673 (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.