

GREENVILLE, S.C.

MORTGAGE

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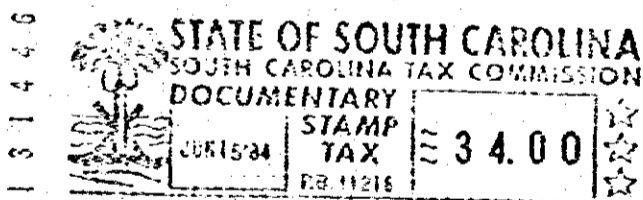
THIS MORTGAGE is made this 15th day of June 1984, between the Mortgagor, RY RIGGIE RIDGEWAY (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTY-FIVE THOUSAND AND NO/100 (\$85,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 15, 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 July 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot 102 in Dove Tree Subdivision according to a plat made by Piedmont Engineers and Architects, on September 18, 1972, and revised March 29, 1973 and recorded in the RMC Office for Greenville County in Plat Book 4X, at pages 21, 22 and 23, and according to a more recent plat entitled "Property of R. Riggie Ridgeway", dated May 14, 1984, prepared by Carolina Surveying Co., recorded in the RMC Office for Greenville County in Plat Book 10-5, at page 6, reference to said more recent plat is hereby craved for a metes and bounds description thereof.

This is the same property conveyed to the above named mortgagor by deed of Dove Tree Realty, a Partnership dated November 28, 1980 and recorded in the RMC Office for Greenville County, S.C. in Deed Book 1138, page 272 on December 3, 1980. Subsequently a corrective deed was given to the above named mortgagor by Dove Tree Realty Company, a Partnership, dated June 8, 1984, recorded in the RMC Office for Greenville County, S.C. in Deed Book 1214, page 555 on June 8, 1984.



which has the address of 15 Sugarberry Drive, Greenville (Street) (City) South Carolina 29615 (State and Zip Code) (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.

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