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BOOK 1590 PAGE 947

# MORTGAGE

THIS MORTGAGE is made this 29th day of December 1982, between the Mortgagor, Leon L. Ridgell and Marjorie C. Ridgell (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 Seventy Five Thousand and No/100-- Dollars, which indebtedness is evidenced by Borrower's note dated December 29, 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 February 1, 2003

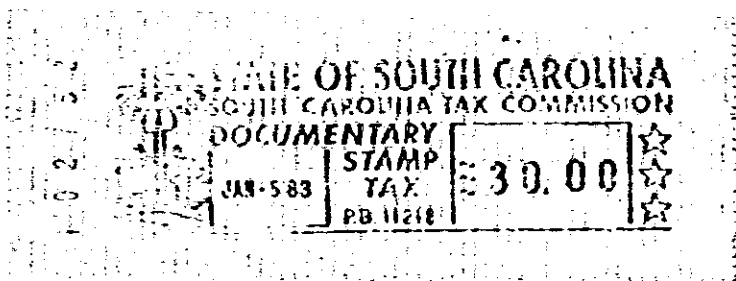
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, being known and designated as Lot 114 on Plat of Tully P. Babb Estate, recorded in the R.M.C. Office for Greenville County in Plat Book QQ, Pages 162 and 163 and having, according to a more recent survey entitled Property of Leon L. Ridgell and Marjorie C. Ridgell dated December 31, 1982, by Freeland & Associates, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Cleveland Street Extension at the joint corner of Lots 113 and 114 and running thence along the common line of said lots N. 22-45 E., 343.2 feet to an iron pin; thence along the rear of Lot 114 S. 72-19 E., 152.2 feet to an iron pin; thence along the eastern side of Lot 114 S. 24-59 W., 427.1 feet to an iron pin on the northeastern side of Cleveland Street Extension; thence along the northeastern side of Cleveland Street Extension N. 39-48 W., 152.1 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by deed of Emma L. Flinkingshelt as Trustee and as Trustee and Executrix under the Will of Elizabeth H. Babb, deceased, recorded in the R.M.C. Office for Greenville County on June 25, 1963, in Deed Book 725, Page 525.

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which has the address of 1807 Cleveland Street Extension, Greenville South Carolina 29607 (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.

4328-RV-21