

MORTGAGE

THIS MORTGAGE is made this 28th day of July 1982, between the Mortgagor, W. ELLIS BEDDINGFIELD, JR. AND JOHNNIE H. BEDDINGFIELD (herein "Borrower"), and the Mortgagee, SOUTH CAROLINA NATIONAL BANK, a corporation organized and existing under the laws of South Carolina whose address is 13 South Main St., Greenville, S.C. AND CAROLINA DIVERSIFIED FINANCIAL CORP. (Lenders)

WHEREAS, Borrower is indebted to Lender in the principal sum of TWO HUNDRED EIGHTY NINE THOUSAND FIVE HUNDRED EIGHTY TWO & 35/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 26, 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 July 26, 1987

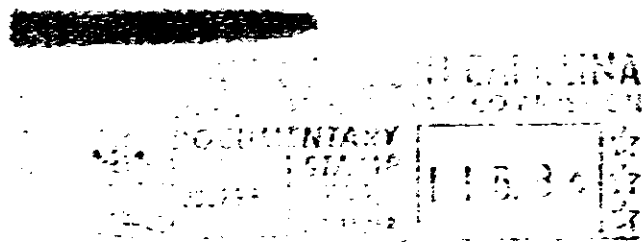
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 in the County of Greenville, State of South Carolina, on the northwesterly side of Eastwood Drive, being shown and designated as Lot No. 53, on plat of Old Mill Estates, Section II, recorded in the RMC Office for Greenville County, S.C. in Plat Book 4R at page 22, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwesterly side of Eastwood Drive, joint front corner of Lots Nos. 53 and 54, and running thence with the joint lines of said lots, N. 64-50 W., 200 feet to an iron pin; thence running S. 25-08 W., 110 feet to an iron pin at joint rear corner of Lots No. 52 and 53; thence with the joint lines of said lots, S. 64-50 E., 200 feet to an iron pin on the northwesterly side of Eastwood Drive; thence with the northwesterly side of said Drive, N. 25-08 E., 100 feet to the point of beginning.

DERIVATION: Deed of Fay Polazzo recorded in the RMC Office for Greenville County on April 27, 1978 in Deed Book 1077 at page 932.

This mortgage is junior in lien to all recorded mortgages of record.



which has the address of 203 Eastwood Drive Taylors S.C. 29687 (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 seized 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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