

2407 Foxcroft Rd  
Wilson, N.C. 27893

**MORTGAGE**

THIS MORTGAGE is made this 6th day of August, 1982, between the Mortgagor, R. Randall Ridgeway and Carol D. Ridgeway (herein "Borrower"), and the Mortgagee, Joseph E. Harper and Cathy H. Harper whose address is 2407 Foxcroft Road, Wilson, N.C. 27893 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand, Five Hundred and No/100 (\$20,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 6, 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 August 6, 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, with all improvements thereon, or hereafter to be constructed thereon, 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. 8 of a subdivision known as Stone Lake Heights, Scetion 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 RMC Office for Greenville County in Plat Book BBB at Page 159 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of Ashford Avenue, the joint front corner of Lots Nos. 7 and 8 and running thence along the Southeastern side of Ashford Avenue N. 53-41 E. 110.0 feet to an iron pin at a corner of Lot No. 9, thence along the line of that lot S. 39-50 E. 153.4 feet to an iron pin, thence S. 50-14 W. 110.0 feet to an iron pin at a rear corner of Lot No. 7, thence along the line of that lot N. 39-46 W. 160.0 feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of Joseph E. Harper and Cathy H. Harper of even date to be recorded herewith.

This mortgage is junior to the lien of that mortgage given by the mortgagors to First Federal Savings and Loan Association of even date in the amount of \$52,500.00 recorded on August 6, 1982 in Mortgage Book \_\_\_\_\_ at Page \_\_\_\_\_.



which has the address of 300 Ashford Avenue, Greenville, 29609 (herein "Property Address");  
[Street] [City] [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.

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