Mortgagee's address: Post Office Box 408, Greenville, South Carolina 29602

MORTGAGE

THIS MORTGAGE is made this 187 2nd day of August 1982, between the Mortgagor, Ralph W. and Iris H. Bell (also known as R. W. Bell) Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

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 ________, State of South Carolina.

All that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 16 of Bridgeview Horizontal Property Regime as is more fully described in Master Deed dated June 30, 1972 and recorded in the RMC Office for Greenville County in Deed Book 948 at Pages 23 through 79, inclusive as amended by Amendment to Master Deed Establishing Bridgeview I Horizontal Property Regime dated February 15, 1973, and recorded in the RMC Office for Greenville County in Deed Volume 967 at Pages 645 through 652, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 4S, at pages 92 and 93.

This being the same property conveyed to the mortgagor by deed of Mary C. Deal, now known as Mary C. Kay and recorded in the RMC Office for Greenville County on October 23, 1981 in Deed Book 1157 at page 224.

This is a second mortgage and is Junior in Lien to that mortgage executed by Ralph W. Bell (also known as R. W. Bell) and Iris H. Bell which mortgage is recorded in the RMC Office for Greenville County on October 23, 1981 in Book 1556 at Page 25.

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which has the address of 16 Bridgeview Condo Greenville (City)

SC 29611 (herein "Property Address");

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\ \0 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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para, 24)