MORTGAGE

THIS MORTGAGE is made this day of between the Mortgagor, BARBARA JOAN T. RIDDLE

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(herein "Borrower"), and the Mortgagee, SECURITY FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of the State of South Carolina, whose address is P.O. Box 937, 115 E. Camperdown Way, Greenville, S.C. (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of TWENTY-ONE THOUSAND AND NO/100 - - - - Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

ALL that piece, parcel or tract of land with all improvements thereon situate, lying and being on the South side of Brushy Creek Road, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as LOT No. 47 of a Subdivision known as Thornwood Acres as shown on plat recorded in the RMC Office for Greenville County in Plat Book MM, at page 59 and also shown on plat of Philip Warren Moyer as recorded in the RMC Office for Greenville County in Plat Book HHH, page 135 and having the following metes and bounds:

BEGINNING at an iron pin on the Southern side of Brushy Creek Road, the joint front corner of Lots Nos. 47 and 48 and running thence along the Southern edge of Brushy Creek Road, N. 53-47 West 90 feet to an iron pin; thence following the curvature of Brushy Creek Road as it intersects with Drexmore Drive, the chord of which is: S. 77-53 West 35.4 feet to an iron pin on the Eastern edge of Drexmore Drive; thence along the edge of Drexmore Drive, S. 32-53 West 100 feet to an iron pin at the corner of Lot No. 46; thence along the line of that lot, S. 57-07 East 110 feet to an iron pin at the joint corner of Lots Nos. 46, 47 and 48; thence along the joint line of Lots Nos. 47 and 48, N. 37-37 East 122.2 feet to the point of beginning.



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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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