State of South Carolina, County of GREENVILLE

DONNIE S. TANKERSLEY

To All Whom These Presents May Concern

Kenneth J. Richardson and Bonnie L. Richardson

hereinafter spoken of as the Mortgagor send greeting.

Whereas Kenneth J. Richardson and Bonnie L. Richardson

is justly indebted to NCNB Mortgage South, Inc., a corporation organized and existing under the laws

(\$ 22,000.00), lawful money of the United States which shall be legal tender in payment of all debts and dues, public and private, at the time of payment, secured to be paid by that one certain note or obligation, bearing even date herewith, conditioned for payment at the principal office of the said NCNB Mortgage South, Inc., in the City of Greenville, S. C., or at such other place either within or without the State of South Carolina, as the owner of this obligation may from time to time designate,

of the sum of . Twenty Two Thousand and No/100

Dollars (\$ 22,000.00)

with interest thereon from the date hereof at the rate of 7.1/4% per centum per annum, MANNAMENTAL

and principal sum to be paid in installments as follows: Beginning on the 1st day

of November 1977, and on the 1st day of each month thereafter the

sum of \$ 150.08 to be applied on the interest and principal of said note, said payments to continue up to and including the 1st day of September 2007

up to and including the 1st day of September xxxx, and the balance

of said principal sum to be due and payable on the 1st day of October ..., 1977;

the aforesaid monthly payments of \$_150.08 each are to be applied first to interest at the rate

of 7 1/4% per centum per annum on the principal sum of \$22,000.00 so much thereof as shall from time to time remain unpaid and the balance of each monthly payment shall be applied on account of principal. Said principal and interest to be paid at the par of exchange and net to the obligee, it being thereby expressly agreed that the whole of the said principal sum shall become due after default in the payment of interest, taxes, assessments, water rate or insurance as hereinafter provided.

Now, Know All Men, that the said Mortgagor in consideration of the said debt and sum of money mentioned in the condition of the said note and for the better securing the payment of the said sum of money mentioned in the condition of the said note with the interest thereon, and also for and in consideration of the sum of One Dollar in hand paid by the said Mortgagee, the receipt whereof is hereby acknowledged, has granted, bargained, sold, conveyed and released and by these presents does grant, bargain, sell, convey and release unto the said Mortgagee and to its successors, legal representatives and assigns, for ever, all that parcel, piece or lot of land with the buildings and improvements thereon, situate, lying and being

ALL that certain piece, parcel or lot of land, with all improvements thereon, or herafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 7, Ferncreek Subdivision, as shown on plat prepared by Dalton & Neves Co., Engineers, dated November, 1973, which plat is recorded in the RMC Office for Greenville County in Plat Book 5-D at page 28 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the end of the cul de sac on Ferncrest Drive joint front corner of Lots 6 and 7 and running thence with the joint line of said lots, N. 81-45 E. 227.7 feet to an iron pin; thence N. 49-15 W. 424.3 feet to an iron pin at the corner of Lot 8; thence with the line of Lot 8, S. 6-56 E. 289.7 feet to an iron pin on the northern side of said cul de sac; thence with Ferncrest Drive, following the curvature thereof, the chord of which is S. 70-09 E. 65 feet to the beginning corner.

This is the same property conveyed to the Grantor by deed of Ben C. Sanders, dated September 13, 1977, and recorded on September 13, 1977, in the Office of the RMC for Greenville County, South Carolina in Deed Book 1064 at Page 119.

- WE HEIS - CC. 00 12

328 RV-21

OTT

THE THE WAR