

AUG 11 4 35 PM '83
DONNE R. HUBBLEY
R.H.C.

1020-0003

MORTGAGE

THIS MORTGAGE is made this 2nd day of August, 1983, between the Mortgagor, Bruce Ritacco and Denise Ritacco, (herein "Borrower"), and the Mortgagee, First Federal 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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twelve thousand seven hundred sixty eight and twelve cents (12,708.12) Dollars, which indebtedness is evidenced by Borrower's note dated 08-02-83, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Aug 30, 1990

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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville containing 1.92 acres more or less, and being described as follows:

beginning at an iron pin which is located 1,000 feet northeast up a dirt road from Circle Road and running thence N. 57-10 E., 358.91 feet to an iron pin; thence N. 4-04 E., 300 feet to an iron pin; thence S. 61-36 W., 96.77 feet to an iron pin; thence S. 27-53 W., 582.68 feet to an iron pin; thence S. 61-39 E., 42.3 feet to an iron pin, the point of beginning.

The above described property is the same acquired by the mortgagors from Wallace Reid and Bonnie G. Reid by deed dated July 23, 1981, and recorded in the RMC Office for Greenville County in Deed Book 1153, at page 352.

ALSO, all of mortgagors interest in the following described property:

All that piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, lying northeast of Circle Road having a width of fifty (50') feet and containing 0.93 acres as shown on plat entitled "Property of Bruce A and Denise R. Ritacco" prepared by Tri-State Surveyors, for Greenville County in Plat Book 9X at Page 26 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point in the center of Circle Road which point lies approximately 0.2 miles southeast of Anderson Ridge Road and running thence N. 37-38 E. 815.92 feet to an old iron pin; thence S. 61-39 E. 42.30 feet to an iron pin; thence S. 33-39 W. 118.72 feet to an iron pin; thence S. 37-38 W. 700 feet to a point in the center of Circle Road; thence with Circle Road N. 57-18 W. 59.17 feet to the beginning corner. Said property is a portion of the same conveyed to the Wallace Reid by Frank P. McGowan, Jr., as Master in Equity for Greenville County by deed recorded on February 1, 1980 in Deed Book 1119 at Page 967 and a portion of that property interest conveyed to Bonnie G. Reid by deed of Wallace Reid recorded February 19, 1980 in Deed Book 1120 at Page 765 in the RMC Office for Greenville County.

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which has the address of SC 29651 (herein "Property Address");

SC 29651 (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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