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GREENVILLE CO. S. C.

Nov 2 1 06 PH '83 MORTGAGE

DONNIE S. . TH TERSLEY R.M.C.

THIS MORTGAGE is made this 1ST day of November 19_83, between the Mortgagor, Dorothy T. Ricks , (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 <u>Twenty One Thousand and No/100-----</u> Dollars, which indebtedness is evidenced by Borrower's note dated <u>November 1, 1983</u>, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on <u>December 1</u>. 2008......;

All that certain piece, parcel or condominium unit known and designated as Unit No. 24 of Wildaire Merry Oaks Horizontal Property Regime III as created by that certain Master Deed establishing Wildaire Merry Oaks Horizontal Property Regime III recorded May 9, 1980, in the Greenville County R.M.C. Office in Deed Book 1125, Page 528, together with the undivided interests allocated to said unit in all common elements, both general and limited, as set forth in said Master Deed and subject to all restrictions, rights of way, easements, covenants and other conditions as set forth in the Master Deed creating Wildaire Merry Oaks Horizontal Property Regime III.

This is the same property conveyed to the mortgagor by deed of Valarie Hawke recorded simultaneously herewith.

which has the address of Unit 24 Wildaire Merry Oaks Horizontal Property Regime, 510 (City)

Edwards Rd., Greenville (herein "Property Address");

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. 21)