WITNESSETH:

All that certain piece, parcel or lot of land in Greenville County, State of South Carolina, containing 1.31 acres, according to a plat made by F.E. Ragsdale, dated October 4, 1970, of record in the R.M.C. Office for Greenville County, S.C. in Plat Book 4-H at Page 85, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at a point in the center of a surface treated road at the joint corner of property of J.P. Riddle and Frank Gaines Estate and running thence with a ditch line as follows: SOIE, 110 feet to pin, thence continuing S. 06 E., 149.1 feet to pin at corner of other property owned by J.P. Riddle; thence with said property S51-17W, 188.8 feet to pin, thence continuing with line of J.P. Riddle N 3603 W, 227.9 feet to pin in center of road; thence with center of said surface treated road, N 53-35E, 327.0 feet to the point of beginning.

All that certain piece, parcel or lot of land situate, lying and being on the south side of Scott Road, containing .53 acres as shown on plat entitled "Survey for Steven W. Riddle" made by James L. Strickland, Surveyor, dated February 14, 1978, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 7-S at Page 67 and having according to said plat, the following metes and bounds, to-wit: BEGINNING at a nail and cap in the center of Scott Road and runs thence S 36-06 E 228.5 feet to an iron pin; thence N 51-17 E. 189.1 feet to an iron pin in a ditch; thence along said ditch S 55-56 E 160.5 feet to an iron pin; thence S 66-22 W 126.5 feet to an iron pin; thence N 35-41 W 331.2 feet to a nail and cap in the center of Scott Road; thence with the center of said road N 53-35 E 12.8 feet to the beginning corner.

These are the same pieces, parcels or lots of land conveyed unto the Mortgagor herein by deed of J.P. Riddle.

TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto):

TO HAVE AND TO HOLD all and singular the Property unto Mortgagee and the heirs, successors or assigns of Mortgagee forever.

MORTGAGOR covenants that Mortgagor is lawfully seized of the Property in fee simple absolute, that Mortgagor has good right and is lawfully authorized to sell, convey or encumber the same, and that the Property is free and clear of all encumbrances except as expressly provided herein. Mortgagor further covenants to warrant and forever defend all and singular the Property unto Mortgagee and the heirs, successors or assigns of Mortgagee from and against Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of Mortgagor and Mortgagee, that if Mortgagor pays or causes to be paid to Mortgagee the debt secured hereby, the estate hereby granted

* 400%

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