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GREENVILLE, S.C.  
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REAL ESTATE MORTGAGE

LENDER - MORTGAGEE

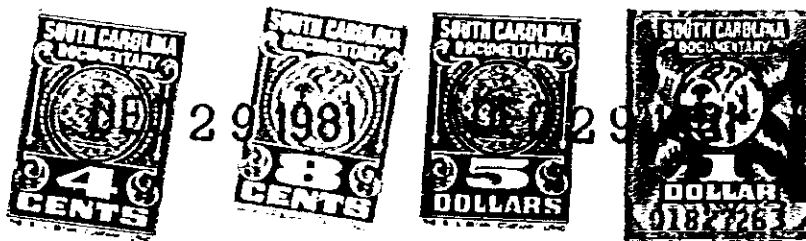
FORD MOTOR CREDIT COMPANY

211 Century Dr., Suite 100-C, Greenville, S.C. 29607  
NUMBER AND STREET CITY STATE

BORROWER(S) - MORTGAGOR(S)

Johnnie R. White, III & Margaret D. White 5 Riviera Dr., Greenville, S.C. 29615  
NAME NUMBER AND STREET CITY STATE

STATE OF SOUTH CAROLINA, )  
County of Greenville )



TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, the undersigned Mortgagor(s) hereinafter referred to as "Mortgagor" in and by that certain Promissory Note, bearing Loan Date 12-22-81, stand firmly held and bound unto Ford Motor Credit Company hereinafter sometimes referred to as "Mortgagee," in the penal sum of Thirty Three Thousand and no/100-----DOLLARS, conditioned for the payment of the full and just sum of Fifteen Thousand Two Hundred Sixty Two and 07/100---- DOLLARS as in and by the said Promissory Note and condition thereof, reference being thereunto had, will more full appear.

NOW, KNOW ALL MEN, THAT said Mortgagor Johnnie R. White, III & Margaret D. White in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee, according to the condition of the said Promissory Note, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said Mortgagee.

FORD MOTOR CREDIT COMPANY,  
ITS SUCCESSORS AND ASSIGNS:

All that lot of land in the State of South Carolina, County of Greenville, on the northeastern side of Riviera Drive, near the City of Greenville, being shown as Lot 254 on plat of Section V of Botany Woods, recorded in Plat Book YY at Page 7, and described as follows:

BEGINNING at an iron pin on the northeastern side of Riviera Drive, at the corner of Lot 253, and running thence with the northeastern side of said Drive S. 47-15 E. 120 feet to iron pin at corner of Lot 255; thence with line of said lot N. 36-02 E. 202.5 feet to iron pin in line of Lot 250; thence with line of said lot N. 55-15 W. 20 feet to iron pin at corner of Lot 25; thence with line of Lots 251 and 252, N. 36-05 W. 36.6 feet to iron pin at corner of Lot 253; thence with line of said lot S. 46-25 W. 144.3 feet to the beginning corner. Being the same property conveyed to the mortgagors by deed of Elva Annette Garren Owen dated September 5, 1967 and recorded in Deed 327 at Page 513.

The above property is also known as 5 Riviera Dr., Greenville, S.C.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said premises unto the said Mortgagee, its successors and assigns forever. And the Mortgagor does hereby bind his heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said Mortgagee, its successors and assigns, from and against his heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, his heirs, executors or administrators, shall and will forthwith insure the house and building on said lot, and keep the same insured from loss or damage by fire in at least such sums as the Mortgagee shall from time to time require and assign the policy of insurance to the said Mortgagee, its successors or assigns. And in case the Mortgagor at any time neglects or fails so to do, then the said Mortgagee, its successors or assigns, may cause the same to be insured in its own name, and reimburse itself for the premium and expenses of such insurance under the mortgage.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, or in the said Promissory Note for which this instrument is evidence of security, the whole amount of the debt secured by this mortgage shall at the option of the said Mortgagee become immediately due and payable.

AND IT IS FURTHER AGREED, that said Mortgagor, his heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the Mortgagee shall so elect.

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