REAL ESTATE MORTGAGE

LENDER - MORTGAGEE

FORD MOTOR CREDIT COMPANY

211 Century Dr., Suite 100-C, Greenville, S.C. 29607

BORROWER(S) - MORTGAGOR(S)

David S. Ballard and Wanda S. Ballard 307 Haveniale Dr., Fountain Inn. S.C. 20644







STATE OF SOUTH CAROLINA.)

County of <u>Greenville</u>)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, the undersigned Mortgagor(s) hereinafter referred to as "Mo Promissory Note, bearing Loan Date 6-23-82, stand firmly held and bound unto Ford Motor Credit Company hereinafter sometimes referred to as "Mortgagee," in the penal sum of Thirty One Thousand Sight Hundred and no/100-- DOLLARS, conditioned for the payment of the full and just sum of Fourteen Thousand Seven Hundred Seven and 09/100--- 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 David S. Ballard & Wanda S. Ballard 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 piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 11 on a plat of Stonewood Subdivision, prepared by Dalton & Neves, Engineers, and recorded in the RMC Office for Greenville County in Plat Book 4F at page 16 and naving, according to said plat, the following metes and bounds, to wit: BEGINNING at an iron pin on the Northern edge of Havendale Drive at the joint front corner of Lots 10 and 11 and running thence with the joint line of said lots, N. 45-21 E. 203.2 feet to an iron pin; thence N. 60-27 W. 120 feet to an iron pin at the joint rear corner of Lots 11 and 12; thence with the joint line of said lots, S. 20-33 W. to an iron pin on the Northern edge of Havendale Drive; thence with the edge of said Drive, S. 60-27 E. 45 feet to an iron pin; thence continuing with Havendale Drive, S. 70-12 E. 22.4 feet to the point of beginning. Being the property conveyed to the mortgagor by deed of A.J. Prince Builders, Inc. dated 6/19/72 and precorded in Deed Book 946 at Page 455. The above property is also known as 307 Pavendale Dr., Fountain Inn. 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 FU 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 $\tilde{\mathbb{N}}$ 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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