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JOHN W. WILKINS

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MORTGAGE

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THIS MORTGAGE is made this 22nd day of November 19. 82, between the Mortgagor, J. E. Riddle and Mary B. Riddle (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-five thousand nine hundred and no/100 (55,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 22, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2012

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 certain piece, parcel, or lot of land, situate, lying, and being in the County of Greenville, State of South Carolina, and being known and designated as Lot Number 56, Terrace Gardens Subdivision, according to a plat prepared of said subdivision by Clifford C. Jones, R.L.S. August 26, 1959, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book QQ, at Page 85, and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Barry Drive, joint front corner with Lot 57 and running thence with the common line with said Lot, N. 60-15 W. 207.2 feet to a point, in the line with Lot 52; thence running with the common line with Lot 52, N. 43-10 E. 66 feet to a point, joint rear corner with Lots 53 and 55; thence running with the common line with Lot 55, S. 76-11 E. 168.4 feet to a point on the edge of Barry Drive; thence running with the edge of said Drive S. 7-02 W. 40 feet to a point on the edge of said Drive; thence continuing with the edge of said Drive, S. 19-18 W. 77 feet to a point on the edge of said Drive, the point of beginning.

The within property is the identical property conveyed to the mortgagor herein by deed of Carolina Builders & Realty, Inc., of even date herewith, and which said deed is being simultaneously recorded with the within instrument.

which has the address of Lot 56 Terrace Gardens S/D, Greer, South Carolina 29651 (herein "Property Address");
[Street] [City] [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 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.

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