

State of South Carolina)
County of Greenville)

Mortgage

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Words Used In This Document

- (A) **Mortgage**—This document, which is dated March 20 ^{MAR 22 10 43 AM '84} 19 84, will be called the "Mortgage".
- (B) **Mortgagor**—Robert Randall Ridgeway will sometimes be called "Mortgagor" and sometimes simply "I", "Me", "my", "mine", "myself", and "us" refer to the Mortgagor.
- (C) **Lender**—The South Carolina National Bank will be called "Lender" and sometimes simply "you", "Your" and "yours" refer to Lender. Lender is a national banking association which was formed and which exists under the laws of the United States of America.
- Lender's address is P.O. Box 969 Greenville, S.C. 29602
- (D) **Note**—The note, note agreement, or loan agreement signed by Robert Randall Ridgeway and dated March 20, 1984, will be called the "Note". The Note shows that I have promised to pay Lender

- _____ Dollars plus finance charges or interest at the rate of _____% per year
- 34,433.21 Dollars plus a finance charge of 13,663.39 Dollars
- which I have promised to pay in full by April 5, 1989
- If this box is checked, finance charges or interest under the Note will be deferred, accrued, or capitalized.

- (E) **Property**—The property that is described below in the section entitled "Description Of The Property" will be called the "Property".

My Transfer To You Of Rights In The Property

On this date, because you loaned me the money for which I gave you the Note, I mortgage, grant and convey the Property to you, your successors and assigns, subject to the terms of this Mortgage. This means that by signing this Mortgage, I am giving you those rights that are stated in this Mortgage and also those rights that the law gives to lenders who hold mortgages on real property. I am giving you these rights to protect you from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe you as stated in the Note and any future advances made under Paragraph 17 of this Mortgage.
- (B) Pay, with interest or finance charges, any amounts that you spend under this Mortgage to protect the value of the Property and your rights in the Property.
- (C) Keep all of my other promises and agreements under the Note and/or this Mortgage.

This Mortgage secures any renewals, extensions, and/or modifications of the Note.

Description Of The Property

- (A) The Property which I mortgage, grant, and convey to you, your successors and assigns, is located in Greenville County and has the following legal description:

All that certain piece, parcel or lot of land, with all improvements there-on, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the corporate limits of the City of Greenville, being known and designated as Lot No. 8 of a subdivision known as Stone Lake Heights, Section No. 4, as shown on plat thereof prepared by Piedmont Engineers and Architects on July 8, 1964, revised in October, 1965, and recorded in the RMC Office for Greenville County in Plat Book BBB at Page 159 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the Southeastern side of Ashford Avenue, the joint front corner of Lots Nos. 7 and 8 and running thence along the Southeastern side of Ashford Avenue N. 53-41 E. 110.0 feet to an iron pin at a corner of Lot No. 9, thence along the line of that lot S. 39-50 E. 153.4 feet to an iron pin, thence S. 50-14 W. 110.0 feet to an iron pin at a rear corner of Lot No. 7, thence along the line of that lot N. 39-46 W. 160.0 feet to the beginning corner.

This being the same property conveyed to the grantors by deed of Eugene E. Stone et.al. recorded on November 3, 1977 in Deed Book 1067 at Page 918.

This conveyance is made subject to any restrictions, zoning ordinances, rights-of-way, easements that may appear of record on the recorded plat or on the premises.

The Property also includes the following:

- (B) All buildings and other improvements that are located on the property described in paragraph (A) of this section;
- (C) All rights in other property I have as owner of the property described in paragraph (A) of this section. These rights are known as "easements, rights and appurtenances attached to the property";
- (D) All rents or royalties from the property described in paragraph (A) of this section;
- (E) All mineral, oil and gas rights and profits, water, water rights and water stock that are part of the property described in paragraph (A) of this section;
- (F) All rights that I have in the land which lies in the streets or roads in front of, or next to, the property described in paragraph (A) of this section;
- (G) All fixtures that are now or in the future will be on the property described in paragraphs (A) and (B) of this section, and, to the extent allowed by law, all replacements of and additions to those fixtures;
- (H) All of the rights and property described in paragraphs (B) through (F) of this section that I acquire in the future; and
- (I) All replacements of and/or additions to the property described in paragraphs (B) through (F) and paragraph (H) of this section.

You, your successors and assigns, are to have and to hold the Property, subject to the terms of this Mortgage.

STATE OF SOUTH CAROLINA
RECORDING AND TAX COMMISSION
DOCUMENTARY
STAMP
TAX \$ 13.80

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