

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Rene E. Zingraff &
Ginette M. Zingraff

to

South Carolina
National Bank

REAL ESTATE MORTGAGE

Doc 21 4 28 PM '84
DOWN E. WALKER, TODD & MANN

LEATHERWOOD, WALKER, TODD & MANN

\$162,000.00

Lot 14 Richfield Dr.,
Woodberry

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MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given on October 24
1984. The mortgagor is Rene E. Zingraff and Ginette M. Zingraff
("Borrower"). This Security Instrument is given to South Carolina
National Bank, a National Banking Association, which is organized and existing
under the laws of the United States of America, and whose address is 101 Greystone
Boulevard, Columbia, South Carolina 29226 ("Lender").
Borrower owes Lender the principal sum of One Hundred Sixty-Two Thousand and 00/100
Dollars (U.S. \$162,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on November 1, 2014. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land situate, lying and being on the northern
side of the cul-de-sac of Richfield Drive in Greenville County, South Carolina,
being known as Lot No. 14 as shown on plat entitled "Woodberry", made by Heaner
Engr. Co., Inc. dated June 11, 1979 and recorded in the R.M.C. Office for
Greenville County in Plat Book 7-C, Page 30 and having according to a more
recent plat of survey entitled "Property of Rene E. & Ginette M. Zingraff"
made by Tri-State Surveyors, dated October 22, 1984, the following metes and
bounds, to-wit:

BEGINNING at an iron pin on the northern side of the cul-de-sac of Richfield
Drive at the joint front corner of Lots Nos. 13 and 14 and running with the
common line of said lots, N. 14-34 W. 294.25 feet to an iron pin on the south-
eastern right-of-way of Pelham Road; thence with the southeastern right-of-way
of Pelham Road N. 58-57 E. 260.06 feet to an iron pin at the joint rear of
Lots 14 and 19; thence S. 17-31 E. 202 feet to an iron pin; thence continuing
S. 17-42 E. 148.06 feet to an iron pin at the rear corner of Lot No. 15;
thence with the line of Lot No. 15 S. 58-56 W. 277.47 feet to an iron pin on
the northern side of the cul-desac of Richfield Drive; thence with the curve
of the cul-desac of Richfield Drive the chord of which is N. 61-43 W. 67.86
feet to an iron pin, the point of beginning.

THE above described property is the same property conveyed to the mortgagors
by deed of George O'Shields Builders, Inc. to be recorded herewith.

which has the address of Lot 14, Richfield Drive Greenville
[Street] [City]
South Carolina 29615 ("Property Address");
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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