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FILED  
GREENVILLE CO. S. C.  
NOV 7 4 40 PM '78  
DONNIE S. TANKERSLEY  
R.H.C.

# MORTGAGE

Return to:  
Doyle & Cofield, Attys.  
P. O. Box 2125  
Anderson, SC 29622  
BOOK 1440 PAGE 510  
BOOK 67 PAGE 277

THIS MORTGAGE is made this 7th day of November 1978, between the Mortgagor, James F. Richardson (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-eight Thousand and No/100 (\$68,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 7, 1978 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2009

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 Greenville South Carolina, and this property is subject to any and all recorded rights of way, easements, conditions and restrictions affecting this property, and is subject to any of the foregoing which might appear from an inspection of the premises.

GCTO — 3 NO 7 78 1468

3.5001

PAID IN FULL THIS 27th DAY OF July 1979  
UNITED FEDERAL SAVINGS & LOAN ASSOCIATION  
BY Michael B. Herdinger, Asst. Sec.  
WITNESS Donnie S. Tankersley  
R.H.C.

which has the address of Oglewood Drive, Simpsonville, South Carolina (Street) (herein "Property Address"); (State and Zip Code) 29157

To HAVE AND TO HOLD unto Lender and Lender's successors 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 seized 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.

SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

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