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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

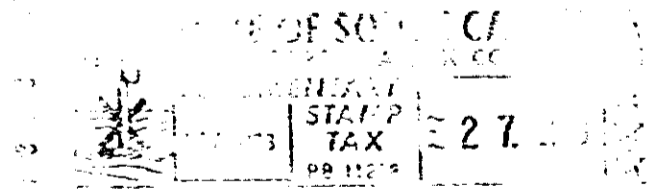
THIS MORTGAGE is made this 7th day of November, 1978, between the Mortgagor, James F. Richardson (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 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 in the City of Simpsonville, County of Greenville, State of South Carolina, being known and designated as Lot Number Two Hundred Ninety-Eight (298) of Poinsettia, Section Five (5), according to that certain plat prepared by Piedmont Engineers and Architects dated July 19, 1974, and recorded in the Office of the Register of Mesne Conveyances for Greenville County, South Carolina, in Plat Book 4-R, at Page 87, said lot of land being more particularly described according to said plat as follows: BEGINNING at point at the common corner of Lots 282 and 298 and continuing along North Almond Drive S 88-55 E, 64.4 feet to a point; thence continuing along North Almond Drive S 44-27 E, 35.68 feet to a point near the intersection of North Almond Drive and Oglewood Drive; thence continuing along Oglewood Drive Due South 100.7 feet to a point; thence continuing along Oglewood Drive S 39-00 W, 50.0 feet to a point; thence continuing along Oglewood Drive S 21-42 W, 34.38 feet to a point located at the joint corner of Lots Nos. 297 and 298; thence continuing along the common boundary line of Lots Nos. 297 and 298 N 65-43 W, 178.67 feet to a point; thence continuing N 34-50 E, 164.74 feet to the point of beginning. This is the identical property conveyed unto James F. Richardson by deed of Poinsett Realty Company dated August 2, 1978, and recorded in the Office of the Register of Mesne Conveyances for Greenville County, S. C., in Deed Book 1084, Page 513.

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.



which has the address of Oglewood Drive, Simpsonville, South Carolina,
[Street] [City]
..... (herein "Property Address");
[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 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.

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