Aps 22 11 07 AH '79 DONNIE STAMBERSLEY

R.M.C.

MORTGAGE

22nd THIS MORTGAGE is made this __ day of David B. Richardson and Kyla S. Richardson 19_/9, between the Mortgagor, ___ (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Five Thousand and _ Dollars, which indebtedness is evidenced by Borrower's No/100 (\$55,000.00) , (herein "Note"), providing for monthly installments of principal note dated 22 August 1979 and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 1 September

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 __, State of South Carolina: in the County of __ <u>Greenville</u>

All that certain piece, parcel, or lot of land in the County of Greenville, State of South Carolina, on the southerly side of Devonshire Lane, being shown and designated as Lot No. 20, on plat of Northwood Hills, Section 1-A, recorded in the RMC Office for Greenville County, S. C., in Plat Book "QQ", at Page 156, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at a point on the southerly side of Devonshire Lane at the joint front corner of Lots Nos. 20 and 21, and running thence with the joint lines of said lots, S. 8-30 W. 160 feet to a point; thence N. 84-41 W. 123.3 feet to an iron pin; thence along the line of Lot No. 19, N. 6-10 E. 170 feet to an iron pin on the southerly side of Devonshire Lane; thence with the southerly side of Devonshire Lane, S. 80-10 E. 130 feet to the point of BEGINNING.

The within is the identical property heretofore conveyed to the mortgagors by deed of M. G. Proffitt, Inc., dated 22 August 1979, to be recorded herewith. MORTGAGEE'S MAILING ADDRESS: P. O. Box 408, Greenville, South Carolina 29602.

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(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 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.

SOUTH CAROLINA - 1 to 4 Family -6 TS-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment a florg Flara 24

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