GREENVILLE CO. S. C.
FILED
AUG 25 9 43 AM '80
DONNIE S. TANKERSLEY
R.M.C.

1512 PG 205

MORTGAGE

THIS MORTGAGE is made this 22nd day of August, 19 80, between the Mortgagor, James W. Ruth and Marilyn M. Ruth, (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 Twenty Five Thousand Five Hundred Fifty ($25,550.00)-------- Dollars, which indebtedness is evidenced by Borrower's note dated August 22, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, ...2002.....;

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the Eastern side of Ladbroke Court, being known and designated as Lot No. 379, as shown on a Plat of Del Norte Estates, Section III, made by Piedmont Engineers & Architects, May 3, 1971, and recorded in the R.M.C. Office for Greenville County, in Plat Book 4-N at Page 14, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Ladbroke Court, at the joint front corner of Lots Nos. 378 and 379, and running thence with the common line of said Lots N. 58-11 E. 144.0 feet to an iron pin; thence running S. 62-40 E. 115.0 feet to an iron pin; thence running S. 27-20 W. 110.0 feet to an iron pin at the joint rear corner of Lots Nos. 379 and 380; thence with the common line of said Lots N. 82-06 W. 141.1 feet to an iron pin on the Eastern side of Ladbroke Court; thence with the curve of said Court, N. 9-33 W. 35.0 feet and N. 54-02 W. 35.2 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors by deed of Dennis A. and Betty J. Beaudoin dated August 22, 1980 and recorded herewith in Deed Book 1131 at Page 832.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
AUG 22 '80
P.B. 11218
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which has the address of 7 Ladbroke Court (Street) Greenville, (City), S.C. 29615 (State and Zip Code) (herein "Property Address");

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.