

JAN 25 4 58 PM '79

DENNIS S. TANNER DEPT  
R.M.C.

## MORTGAGE

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STATE OF SOUTH CAROLINA,  
COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: JAMES KIRBY RITCHIE

GREENVILLE, SOUTH CAROLINA

, hereinafter called the Mortgagor, sends greetings

WHEREAS, the Mortgagor is well and truly indebted unto SOUTH CAROLINA NATIONAL BANK

a corporation  
organized and existing under the laws of UNITED STATES, hereinafter  
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-  
corporated herein by reference, in the principal sum of Thirty Thousand, Three Hundred and

No/100-----Dollars (\$ 30,300.00 ), with interest from date at the rate  
of Nine and One-Half per centum ( 9 1/2 ) per annum until paid, said principal  
and interest being payable at the office of South Carolina National Bank

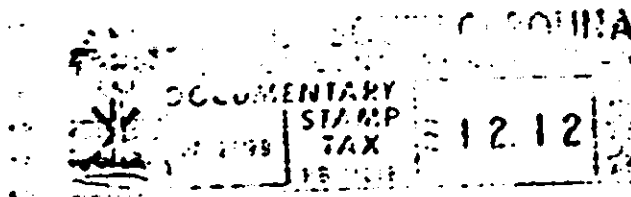
P. O. Box 168 in Columbia, South Carolina 29202

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred  
Fifty Four and 82/100-----Dollars (\$ 254.82 ),  
commencing on the first day of March 1, 1979, and on the first day of each month thereafter until  
the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,  
shall be due and payable on the first day of February 2009:

NOT KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the  
payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mort-  
gagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the  
receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does  
grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real  
estate situated in the County of Greenville  
State of South Carolina

ALL that certain piece, parcel or lot of land, situate, lying and  
being in the State of South Carolina, County of Greenville, as is  
more fully shown on a plat entitled Shirley W. Stegall, and Daniel  
E. Stegall, prepared by C. O. Riddle dated September 28, 1976,  
and recorded in the RMC Office for Greenville County, S. C., in  
Plat Book 5-W at page 83, and reference is hereby made to said  
plat for a more complete description thereof.

This being the same property conveyed to the Mortgagor by Deed  
of Daniel E. Stegall and Shirley W. Stegall of even date to be  
recorded herewith:



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in  
any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom,  
and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in  
connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns  
forever

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple ab-  
solute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises  
are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons whosoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at  
the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal  
to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior  
to maturity, provided, however, that written notice of an intention to exercise such privilege is given at least thirty  
(30) days prior to prepayment.

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