

MORTGAGE

THIS MORTGAGE is made this 12th day of May, 1980, between the Mortgagor, John P. Riddlehoover and Ann M. Riddlehoover (herein "Borrower"), and the Mortgagee, Charter Mortgage Company, a corporation organized and existing under the laws of the State of Florida, whose address is P. O. Box 10316, Jacksonville, Florida, 32207 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 12, 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 June 1, 2005;

TO SECURE to Lender 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, 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 with all buildings and improvements thereon, situate, lying and being on the southeastern side of Woody Creek Road in Greenville County, South Carolina being known and designated as Lot No. 390 as shown on a plat entitled SUGAR CREEK, MAP NO. 1, SECTION TWO made by C. O. Riddle dated September 18, 1979, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 7-C at Page 68 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Woody Creek Road at the joint front corner of lots nos. 389 and 390 and running thence along the common line of said lots, S. 59-58-48 E. 135 feet to an iron pin; thence N. 36-17-03 E. 75.75 feet to an iron pin; thence N. 32-34 E. 30.36 feet to an iron pin at the joint rear corner of lots nos. 390 and 391; thence along the common line of said lots, N. 57-26 W. 140 feet to an iron pin on the southeastern side of Woody Creek Road; thence along the southeastern side of Woody Creek Road, S. 32-34 W. 101.95 feet to an iron pin; thence continuing along the southeastern side of Woody Creek Road, S. 31-17-36 W. 10 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of Cothran & Darby Builders, Inc. to be recorded herewith.

which has the address of 106 Woody Creek Road, Greer, South Carolina 29651 (herein "Property Address"):

South Carolina 29651 (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.

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