

Mortgagee's mailing address: 301 College St., Greenville, S.C. 29601

FILED  
GREENVILLE CO. S.C.

1514 PAGE 629

SEP 5 10 07 AM '80

DONNIE S. TANKERSLEY  
R.M.C.

**MORTGAGE**  
(Renegotiable Rate Mortgage)

THIS MORTGAGE is made this 4th day of September,  
1980, between the Mortgagor, Clifton G. Rickard and Martha M. Rickard  
(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").

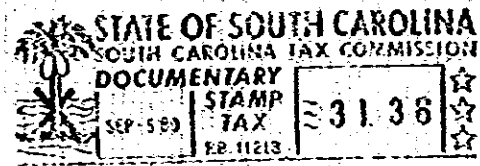
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Eight Thousand  
Four Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's  
note dated September 4, 1980, (herein "Note"), providing for monthly installments of principal  
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on  
May 1, 2011;

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 State of South Carolina, County of Greenville, being  
known and designated as Lot No. 26 of a subdivision known as Pebble  
Creek, Phase II, as shown on plat thereof being recorded in the RMC  
Office for Greenville County, South Carolina in Plat Book 7-C at Page 50,  
and having, according to said plat, such metes and bounds as appear  
thereon.

This is the same property conveyed to the Mortgagors herein  
by deed of Pebblepart Ltd., a South Carolina Limited Partnership, dated  
September 2, 1980, and to be recorded herewith.

The within Renegotiable Rate Mortgage is modified by the terms  
and conditions of the attached Renegotiable Rate Mortgage Rider which is  
attached hereto and made a part of this mortgage instrument.



which has the address of Lot 26 Pebble Creek II, Taylors, South Carolina,  
(Street) (City)

CC10  
ST5  
CO  
24

(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 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.

4328 RV-2