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GREENVILLE CO. S. C.

NOV 13 3 36 PM '80

BOOK 1523 PAGE 680

CONVENTION UNIFORM INSTRUMENTS  
MORTGAGE

THIS MORTGAGE is made this 6th day of November,  
1980, between the Mortgagor, Ralph Walton Henkel,  
(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").

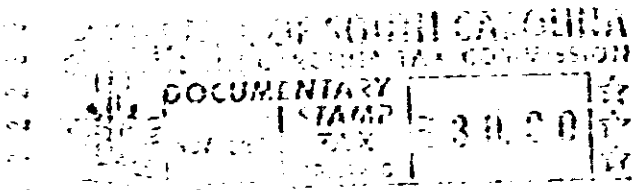
WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY-FIVE THOUSAND  
AND NO/100 Dollars, which indebtedness is evidenced by Borrower's  
note dated November 6, 1980, (herein "Note"), providing for monthly installments of principal  
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on  
December 1, 2010;

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 on the  
Northwestern side of Kindlin Way, near the City of Greenville, in the  
County of Greenville, State of South Carolina and known and designated  
as lot No. 4 of a subdivision known as Fox Ridge at Pebble Creek, Phase I  
plat of which is recorded in the RMC Office for Greenville County, in  
Plat Book 7-C at page 67, and according to said plat, has the following  
metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 4 and 5,  
on the Northwest side of Kindlin Way, and running thence with the joint  
line of said Lots N. 37-00 W. 146.21 feet to an iron pin in the line of  
Duke Power right-of-way; running thence with the joint line N. 53-01 E. 70  
feet to an iron pin at the joint rear corner of Lots Nos. 3 and 4; running  
thence with the joint line of said Lots S. 37-00 E. 145 feet to an iron  
pin on the northwestern side of Kindlin Way; running thence with the  
Northwestern side of said Way S. 53-01 W. 44.27 feet; thence continuing  
with said Way S. 50-20 W. 25.74 feet to an iron pin, the point of begin-  
ing.

This is the same property conveyed to the mortgagor herein by deed of  
Preferred Homes, Inc. dated November 6, 1980 and recorded in the RMC  
Office for Greenville County in Deed Book 1136 at page 852.



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  
part of this mortgage instrument.

which has the address of Lot # 4, Kindlin Way, Greenville, S.C.,  
(Street) (City)  
(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.

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