## MORTGAGEAGE IL TO AN IDER

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Samuel J. Richards

Greer, S. C.

, hereinafter called the Mortgagor, send(s) greetings;

WHEREAS, the Mortgagor is well and truly indebted unto

Ratterree-James Insurance Agency

corporation , hereinafter organized and existing under the laws of South Carolina called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Ten Thousand and no/100 ), with interest from date at the rate of five and one-fourthper centum Dollars (\$ 10,000.00 ( 51 %) per annum until paid, said principal and interest being payable at the office of Ratterrag-James Insurance Agency in Greer, S. C. or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 60.00 Sixty and no/100 , 19 62, and on the first day of each month therecommencing on the first day of July after 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 June \*

Now, Know All Man, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling 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 Mortgagoe, 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 near the first of land, with the buildings and improvements thereon, lying and being on the southeasterly side of Old Greenville-Spartanburg Road, near the City of Greer, S. C., and being designated as a part of Lot No. 45 on the plat of J. M. Mattox Estate as recorded in the RMG Office for Greenville County, S. C. in Plat Book JJ; page 127, and having according to a more recent survey entitled "Property of Samuel J. Richards", made by John A. Simmons on May 25, 1962, the following metas and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Old Greenville-Spartanburg Road, joint front corner of Lots 45 and 46, and running thence along the common line of said Lots S 54-11 E 217 feet to an iron pin; thence along the line of Lot 43 N 38-53 E 62.7 feet to an iron pin in the rear line of Lot No. 45; thence on a line through Lot 45 N 44-18 W 215.9 feet to an iron pin on the southeasterly side of Old Greenville-Spartanburg Road, joint front corner of Lots 44 and 45; thence along said Road S 40-12 W 100 feet to an iron pin, the point of beginning.

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 absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the

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