

MORTGAGE OF REAL ESTATE -

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

FILED  
GREENVILLE, CO. S. C.  
OCT 7 4 43 PM '77  
DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1412 PAGE 339

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Joseph R. Ridgill, Jr. and Frances B. Ridgill

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank and Trust Company

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Eighteen Thousand and No/100----- Dollars (\$ 18,000.00 ) due and payable

on the 7<sup>th</sup> day of July, 1978

with interest thereon from October 7<sup>th</sup>, 1977 at the rate of Nine (9) per centum per annum, to be paid: Quarterly.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor 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:

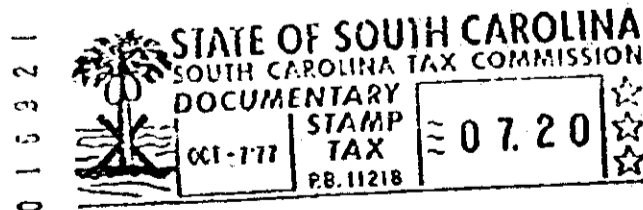
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, known and designated as Lot 12 of Section F on a Plat entitled "A Resubdivision of Lots 12 and 14, Croftstone Acres", recorded in the RMC Office for Greenville County in Plat Book at Page and being further described as follows:

BEGINNING at an iron pin on the southwestern side of Brentwood Drive (formerly Mitchell Avenue) at the joint corner of Lots 12 and 13, running thence along the line of Lot 13 S. 45-28 W. 94.6 feet to an iron pin at the corner of Lot 14; thence along the line of Lot 14, S. 45-28 W. 69.9 feet to an iron pin; thence S. 46-20 E. 26.9 feet to an iron pin; thence S. 24-35 W. 11 feet to an iron pin; thence S. 29-38 E. 40 feet to an iron pin; thence N. 52-49 E. 186.3 feet to an iron pin on the southwestern side of Brentwood Drive; thence along Brentwood Drive, N. 44-12 W. 90 feet to the point of beginning.

This being the identical property conveyed to the Mortgagor by deed of Harry M. Thompson, Jr. dated April 29, 1968 and recorded May 6, 1968 in Deed Book 843 at page 440.

This is a second mortgage Junior in Lien to that certain mortgage given by Mortgagors to Fidelity Federal Savings and Loan Association, dated May 6, 1968 and recorded in Mortgage Book 1091 at page 517.

This Mortgage may not be assumed.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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