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United Federal Savings and Loan Association

99 Pinehurst Dr.
Fountain Inn, South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } ss:

MORTGAGE Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James Arthur Rickard & June Avril Rickard

_____ (hereinafter referred to as Mortgagor) SEND(S) GREETING:
WHEREAS, the Mortgagor is well and truly indebted unto UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, S. C., (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 Thirty Thousand Three Hundred and No/100 -----

DOLLARS (\$ 30,300.00), with interest thereon from date at the rate of nine
per centum per annum, said principal and interest to be paid as therein stated, and

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 purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

December 1, 1997

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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, being shown and designated as Lot Number 3 and the northwestern one-half of Lot Number 2 on Evergreen Circle, Lakewood Subdivision, on plat recorded in Plat Book BBB at Page 181 of the RMC Office for Greenville County, and according to said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Evergreen Circle at the joint front corner of Lots 3 & 4 and running thence along the northeastern side of said Circle, S 43-09 E 150 feet to an iron pin; thence with the new line through the middle of Lot 2, N 46-51 E 200 feet to an iron pin in rear line of Lot 2; thence, N 43-09 W 150 feet to an iron pin at the joint front corner of Lots 3 & 4; thence along joint line of said lots, S 46-51 W 200 feet to the point of beginning.

This is the same property conveyed to the Mortgagors by deed of James W. Skelton dated December 22, 1977 and recorded of even date herewith.

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