

FILED  
GREENVILLE CO. S. C.  
PH '80  
DONNERSLEY

First-Citizens Bank & Trust Co.  
P. O. Box 3028  
Greenville, S. C. 29602

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE  
TO ALL WHOM THESE PRESENTS MAY CONCERN:

BOOK 1435 324

WHEREAS, WILLSON D. RIGGINS and LINDA W. RIGGINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto

FIRST-CITIZENS BANK & 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 Five thousand seven hundred forty-four and

16/100 Dollars (\$ 5,744.16 ) due and payable

in thirty-six (36) equal, monthly installments of \$159.56, commencing February 28, 1980,

as stated in Note of even date with interest thereon from date / at the rate of per centum per annum, to be paid:

AMOUNT ADVANCED \$4,595.39

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, being shown and designated as Lot 294, Section B, GOWER ESTATES, as shown on a Plat thereof recorded in the RMC Office for Greenville County in Plat Book XX, at Pages 36 and 37, reference to which is craved for a metes and bounds description thereof.

This is the same property conveyed to the Mortgagors herein by deed of Charles M. Howell, Jr., and Brenda J. Howell, dated April 20, 1970, recorded in Deed Book 888, at Page 275.

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RECEIVED BY THE STATE OF SOUTH CAROLINA  
DEPARTMENT OF REVENUE  
DOCUMENTARY TAX COLLECTION  
STATE OF SOUTH CAROLINA  
FEB 11 1980

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 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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