

State of South Carolina)
County of GREENVILLE)
Mortgage of Real Estate



THIS MORTGAGE made this 11th day of June, 19 82,
by Frances B. Ridgill and Joseph R. Ridgill

(hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO.
(hereinafter referred to as "Mortgagee"), whose address is P. O. Box 1329, Greenville, S. C. 29603

WITNESSETH:
THAT WHEREAS, Frances B. Ridgill and Joseph R. Ridgill
is indebted to Mortgagee in the maximum principal sum of Sixty Thousand & No/100 Dollars (\$ 60,000.00), Which indebtedness is evidenced by the Note of (even date) from Mortgagor unto Mortgagee of even date herewith, said principal (plus interest thereon) being payable as provided for in said Note, (the final maturity of 6 months from date of closing 6/11, 1982 after the date hereof) the terms of said Note and any agreement modifying it are incorporated herein by reference.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed \$ 60,000.00, plus interest thereon, all charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property:

ALL those lots known and designated as Lots 2, 3, and part of Lot 4, according to a plat of property of Frances B. Ridgill and Joseph R. Ridgill, prepared February 1, 1982, by Jones Engineering Service and having according to the said plat the following metes and bounds, to-wit:

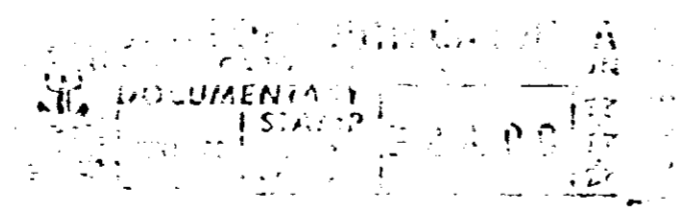
BEGINNING at a point 113.8 feet Northwest of Rutherford Road on Oeland Drive and running thence, thru a transmission line right of way, S. 62-00 W. 71.7 feet to the rear corner of Lot 2; thence with the line of Lots 2, 3, and part Lot 4, N. 28-36 W. 161.25 feet to an iron pin; thence thru Lot 4, N. 62-02 E. 73.3 feet to an iron pin on Oeland Drive; thence with Oeland Drive, S. 28-00 E. 161.2 feet to the beginning corner.

This property is made subject to all restrictions, easements, rights of ways and zoning ordinances as may be applicable to said property.

Particular attention being called to the transmission line right of way shown on said plat and to the line of a 12" water main, shown on said plat and part of the building on the property encroaches on said rights of way.

This being the same property conveyed by deed unto Frances B. Ridgill and Joseph R. Ridgill, from Oeland-Simpson Lumber Co., Inc., recorded in Deed Book 1162 at page 655, on the 18th day of February, 1982.

This is a second mortgage.



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TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto).

