

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

GREENVILLE S.C.
FILED
JUN 15 4 25 PM '83
DONNIE S. RICHARDSON
R.M.C.

803 1311 PAGE 604

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

WHEREAS, WE, KENNETH J. RICHARDSON AND BONNIE L. RICHARDSON

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

COMMUNITY BANK

(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

TEN THOUSAND FIVE HUNDRED FIFTEEN AND 56/100 Dollars (\$10,515.56) due and payable

IN ACCORDANCE WITH THE TERMS OF THE NOTE OF EVEN DATE
HEREWITH FOR WHICH THIS MORTGAGE STANDS AS SECURITY

with interest thereon from _____ date _____ at the rate of 10% per centum per annum, to be paid: monthly

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:

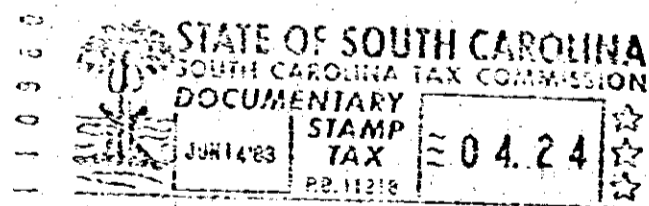
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 7, Ferncreek Subdivision, as shown on plat prepared by Dalton & Neves Co., Engineers, dated November, 1973, which plat is recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 28, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the end of the cul de sac on Ferncrest Drive joint front corner of Lots 6 and 7 and running thence with the joint line of said lots, N. 81-45 E. 227.7 feet to an iron pin; thence N. 49-15 W. 424.3 feet to an iron pin at the corner of Lot 8; thence with the line of 8, S. 6-56 E. 289.7 feet to an iron pin on the northern side of said cul-de-sac; thence with Ferncrest Drive, following the curvature thereof, the chord of which is S. 70-09 E. 65 feet to the beginning corner.

THIS is the same property conveyed to the Mortgagors herein by deed of Ben C. Sanders, recorded September 13, 1977 in the RMC Office for Greenville County in Deed Book 1064 at Page 712.

THIS mortgage is junior in lien to that certain mortgage in favor of NCNB Mortgage South, Inc. recorded September 13, 1977 in REM Book 1409 at Page 729 in the original amount of \$22,000.00. Said mortgage being re-recorded on May 24, 1978 in REM Book 1432 at Page 972.

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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.