

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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

WHEREAS, KENNETH DUANE RICHARDS AND LINDA F. RICHARDS

(hereinafter referred to as Mortgagor) is well and truly indebted unto WILLIAM B. NASH

(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

FOURTEEN THOUSAND AND NO/100-----Dollars (\$ 14,500.00) due and payable

at the rate of \$164.81 per month beginning July 1, 1985 for a term of 15 years with the entire balance due and payable on or before 10 years after July 1, 1985.*

with interest thereon from November 22, 1983 at the rate of 11 per centum per annum, to be paid: monthly

*an interest payment of \$2,791.25 is due and payable on July 1, 1985

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:

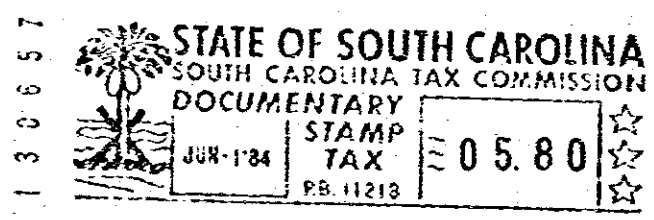
*ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE

ALL that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, in Austin Township, near the Town of Simpsonville, on the West side of Douglas drive, being known and designated as Lot No. Twenty seven (27) as shown on plat of Martindale Subdivision prepared by C. O. Riddle, Surveyor, dated June 1959, which plat is recorded in the RMC Office for said County in Plat Book BBB at page 97. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is the same property conveyed to the Grantor herein by Willam B. Nash by deed recorded in said Office on February 17, 1982, in Deed Book 1162 at page 555.

This being the same property conveyed to the Mortgagors herein by deed of Carole Moon Walker dated October 31, 1983 and recorded November 23, 1983 in Deed Volume 1201 at page 191.

This mortgage is second and junior in lien to mortgage in favor of Woodruff Federal Savings and Loan Association in the original amount of \$37,500.00, recorded in Mortgage Book 1636 at page 904.

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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.

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