

3715 E. North St
Greenville, S.C. 29615

MORTGAGE OF REAL ESTATE -

Vol. 1069 p. 723

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

NOTARIAL PUBLIC
MORTGAGE
DONALD F. RICHARDS

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONALD F. RICHARDS (hereinafter referred to as Mortgagor) SEND (S) GREETING:

WHEREAS, the 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 FIFTY THOUSAND AND NO/100 DOLLARS (\$50,000.00) with interest thereon from date at the rate of 14.19 per centum per annum, said principal and interest to be repaid as follows:

AS EVIDENCED ON NOTE OF EVEN DATE HEREWITH

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced 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 heirs, successors and assigns the following described piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon:

ALL that certain piece, parcel or lot of land, with buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 11 on plat of Palmetto Downs Subdivision, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 6H, page 82, reference to said plat is hereby craved for a metes and bounds description thereof.

This is the same property conveyed to Donald F. Richards by deed of Walter B. Smith and Steve I. Smith dated February 28, 1980, recorded in the R.M.C. Office for Greenville in Deed Book 1121, page 467 on March 3, 1980.

This mortgage is junior in lien to that mortgage in favor of First Federal Savings and Loan Association in the original amount of \$42,800.00, recorded in the RMC Office for Greenville County, S.C. in Mortgage Book 1496, page 969 on March 3, 1980.

ALSO: ALL that certain piece, parcel or lot of land, with buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 65 on plat of Palmetto Downs Subdivision, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 6H, page 82, reference to said plat is hereby craved for a metes and bounds description thereof.

This is the same property conveyed to Donald F. Richards by deed of John T. and Sharon A. Walkinshaw dated October 31, 1979, recorded in the R.M.C. Office for Greenville County, S.C. in Deed Book 1114, page 841 on November 2, 1979.

This mortgage is junior in lien to that mortgage in favor of First Federal Savings and Loan Association in the original amount of \$40,500.00, recorded in the RMC Office for Greenville County, S.C. in Mortgage Book 1461, page 37 on March 28, 1979.

---DESCRIPTION CONTINUED ON REVERSE---

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

2 UN28 94 1135

4.0001

REVERSE

1328-11-21