MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, Jeff R. Richardson, Jr.

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto LAURENS FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (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 Seven Hundred Twenty-one and 57/100 ----

DOLLARS (\$ 721.57), with int

), with interest thereon from date at the rate of

6 %

per centum per annum, said principal and interest to be repaid as therein stated, and

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 purpose;

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, just North of the town of Simpsonville and being designated as lot number 36 on a plat of a subdivision of lands known as Roland Heights; said plat is recorded in Plat Book S, Page 34. A complete description of the above lot follows:

Beginning at a point on the North side of Morgan Circle at the corner of lots No. 35 and 36 and running along Morgan Circle S. 52-16 W. 80 feet to an iron pin at the corner of lots No. 3 and 36; thence N. 35-09 W. 175 feet to an iron pin at the joint corners of lots No. 4, 5, 25, and 36; thence N. 52-16 E. 80 feet to an iron pin; thence S. 16-09 E. 175 feet to the beginning point. This being a junior and subordinate mortgage to that executed in the name of Blakely-Richardson, Inc., in favor of the within named mortgagee, and being of record in the Office of the R. M. C. in and for the County of Greenville.

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.