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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

GREENVILLESCO SECE MORTGAGE OF REAL ESTATE

JAN 8 5 03 PH-674LL WHOM THESE PRESENTS MAY CONCERN:

OLLIE FARNSWORTH R.M.C.

WHEREAS,

W. Richard James

(hereinafter referred to as Mortgager) is well and truly indebted unto Loretta V. Kidd

one year from date, Mortgagor has rights of anticipation,

with interest thereon from date at the rafe of eight per centum per annum, to be paid:

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, 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, City of Greenville, situate on the southern side of Byrd Boulevard being shown as Lots 146 and 147 in a revised Plat of Traxler Park recorded in Plat Book "F", pages 114 and 115, and having according to said Plat, the following metes and bounds to-wit:

Beginning at a stake on the southern side of Byrd Boulevard at the joint front corner of Lots 147 and 148 and running thence with the southern side of Byrd Boulevard, S. 60-28 E. 140 feet to a stake at corner of Lot 145; thence with said line of Lot 145 S. 29-32 W. 300 feet to a stake in line of Lot 117; thence N. 60-28 W. 140 feet to a pin at corner of Lot 148; thence with the line of Lot 148 N. 29-32 E. 300 feet to the point of beginning.

This is a second Mortgage

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 such 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.