

MORTGAGE

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: LARRY W. RIDGEWAY AND

CYNTHIA W. RIDGEWAY----- (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE 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 **Thirty-five Thousand and no/100******

DOLLARS (\$35,000.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

June 1, 2003, 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**, being that tract of land containing **1.589 acres, more or less**, and being described thus: **BEGINNING** corner iron pin in the center of Traynham road traveling **s 47-20 W 275' IP**; thence **N 45-26 W 268' IP**; thence **N 30-25 E 219.39'**; thence **S 55-56 E 340.25' IP** to beginning corner containing **1.589 acres**. Said property and boundaries being shown on survey by Hugh J. Martin, S.C. Reg. L. S. #2320 on August 2, 1974.

This being the same piece of property conveyed unto the Mortgagors herein by deed of John W. Ridgeway and Curtis M. Ridgeway, dated August 27, 1974, of record in the Office of the Clerk of Court for Greenville County, South Carolina, in Deed Book 1007 at Page 626.



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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.

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