MORTGAGE OF REAL ESTATE-Office of P. BRADLEY MORRAH, JR., Attorney at Law, Greenville, S. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

FILED MORTGAGE OF REAL ESTATE

FILED BOX 1010 149601

JUN 8 4 03 PH 83

DONNIE S. THE FASLEY

WHEREAS, James E. Ridgeway, Jr. and Ida C. Ridgeway

(hereinafter referred to as Mortgagor) is well and truly indebted unto Associates Financial Services Company of South Carolina, Inc.

(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

Ten Thousand Five Hundred Twelve----- Dollars (\$ 10,512.00) due and payable in monthly installments for forty-eight (48) months at Two Hundred Nineteen Dollars (\$219.00) per month.

with interest thereon from date at the rate of 218 per centum per annum, to be paid monthly.

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

ALL that certain piece, parcel or lot of land, with improvements thereon, situate, lying and being on the southwestern side of Whitney Court in the Town of Mauldin, County of Greenville, State of South Carolina and being shown and designated as Lot No. 102 on plat of Hillsborough, Section 2, made by Jones Engineering Service dated November, 1970 recorded in the RMC Office for Greenville County in Plat Book 4F at Page 51 and reference to which plat is expressly craved for metes and bounds.

This is the same property conveyed to the Mortgagors herein by deed of Richard L. Cain, Jr. and Martha B. Cain recorded in the RMC Office for Greenville County in Deed Book 1079 at Page 309 on May 16, 1978.

This is a second mortgage junior in lien to a prior mortgage executed by the Mortgagors in favor of First Federal Savings and Loan Association May 12, 1978 in sum of \$41,300.00 recorded in mortgage book 1432 at page 143.

The Attached call option provision is part of this mortgage deed of trust or deed to secure debt.

A CONTRACT OF THE PARTY

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