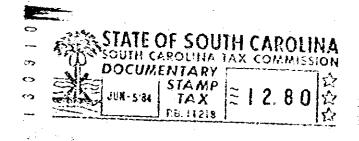
VCL 1666 FASE 435 State of South Carolina Mortgage of Real Estate County of THIS MORTGAGE made this_ William D. Richardson (hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO. (hereinafter referred to as "Mortgagee"), whose address is PO Box 1329, Greenville, SC, 29602 WITNESSETH: THAT WHEREAS. William D. Richardson is indebted to Mortgagee in the maximum principal sum of Thirty-One Thousand Nine Hundred Ninety-of even <u>William D. Richardson</u> evidenced by the Note of ____ date herewith, said principal (plus interest thereon) being payable as provided for in said Note. (the final maturity of __6/30/87 which is 3 years 25 days after the date hereof) the terms of said Note and any agreement modifying it are incorporated herein by reference. NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed \$ 31,992,60 charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property: All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 20 as shown on a plat entitled "Property of William D. Richardson* dated March 29, 1983, prepared by R. B. Bruce, RLS, and recorded in the Office of the RMC for Greenville County in Plat Book 9-0 at Page 72, reference to said plat being craved for a metes and bounds description thereof.

This is a portion of the property conveyed to the Mortgagor herein by deed of Virginia M. Richardson dated January 22, 1980, and recorded in the Office of the RMC for Greenville County in Deed Book 1120 at Page 38.

This mortgage is second and junior in lien to that certain mortgage in favor of First Federal Savings and Loan Association dated March 29, 1983, and recorded in the Office of the RMC for Greenville County on March 29, 1983, in Mortgage Book 1599 at Page 460, in the original amount of \$84,750.



TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto);

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