MORTGAGE

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JOSEPH R. RIDGILL, JR. AND FRANCES B. RIDGILL

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

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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,

All that certain lot of land lying in the State of South Carolina, County of Greenville, City of Greenville, known and described as Lot 12 of Section F on a Plat entitled "A Resubdivision of Lots 12 and 14, Croftstone Acres", recorded in the R.M.C. Office for Greenville County in Plat Book at Page , and being further described as follows:

BEGINNING at an iron pin on the southwestern side of Brentwood Drive (formerly Mitchell Avenue) at the joint corner of Lots 12 and 13 running thence along the line of Lot 13 S. 45-28 W. 94.6 feet to an iron pin at the corner of Lot 14; thence along the line of Lot 14 S. 45-28 W. 69.9 feet to an iron pin; thence S. 46-20 E. 26.9 feet to an iron pin; thence S. 24-35 W. 11 feet to an iron pin; thence S. 29-38 E. 40 feet to an iron pin; thence N. 52-49 E. 186.3 feet to an iron pin on the southwestern side of Brentwood Drive; thence along Brentwood Drive N. 44-12 W. 90 feet to the point of beginning.

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.

