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MORTGAGE OF REAL ESTATE 1 55 PH 180 ALL WHOM THESE PRESENTS MAY CONCERN:

A.C. RSLEY

Imogene B. Ridgeway WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted un to Citizens and Southern National Bank of South Carolina

(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 Fourteen Thousand Five Hundred Fourteen and 1/100----- 14,514.71 due and payable

as per the terms of promissory note dated February 21 , 1980

with interest thereon from date at the rate of 10%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 dabt, 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, bergain, sell and release unto the Mortgagee, its successors and as-

"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 lot of land with the buildings and improvements thereon, situate on the west side of Heard Drive, near the City of Greenville, in Greenville County, South Carolina, being shown as Lot 32 on plat of Belmont Heights, made by C.C. Jones, Engineer, April, 1965, recorded in the RMC Office for Greenville County, S.C., in Plat Book "GG" at Pages 54 and 55; said lot fronting 90 feet along the west side of Heard Drive and running back to a depth of 206.1 feet on the south side, to a depth of 148.7 feet on the north side and being 120 feet across the rear.

THIS being the same property conveyed to the mortgagor herein by deed of Atford F. Ridgeway as recorded in Deed Book 1097 at Page 122, in the RMC Office for Greenville County, S.C. on February 20, 1979.

This is a Second Mortgage, junior in lien only to that first mortgage given by Atford F. Ridgeway to the United States of America, Administrator of Veteran's Affairs, in the original principal amount of \$8,300.59 recorded in the RMC Office for Greenville County in Mortgage Book 1137, Page 417.

Together with all and singular rights, members, herditaments, and appurtegances 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever famfully claiming the same or any part thereof.

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