MORTGAGE - INDIVIDUAL FORM -

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted unto

Community Bank

thereinsfter 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 Twenty Two Thousand and No/100 ----Dollars (\$22,000.00 I due and payable

according to terms of promissory note executed of even date herewith,

with interest thereon from date at the rate of 13% per centum per annum, to be paid:

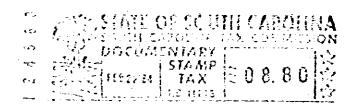
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 realing 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 those pieces, parcels or lots of land, situate, lying and being on the northwestern side of Ridgeway Avenue, in the City of Greenville, Greenville County, South Carolina and being shown and designated as Lots Nos. 11 and 12 on the plat of property of A. F. Day and Zoe L. Ridgeway, dated June, 1939, prepared by Dalton & Neves and recorded in the RMC Office for Greenville County, S. C. in Plat Book J, page 93, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Ridgeway Avenue at the corner of Lot No. 9 and running thence with the line of Lots Nos. 9 and 10, N. 56-04 W. 202.3 feet to an iron pin; thence S. 35-09 W. 50 feet to an iron pin; thence S. 56-04 E. 203.4 feet to an iron pin on Ridgeway Avenue; thence with the northwestern side of Ridgeway Avenue, N. 33-56 E. 50 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of W. Daniel Yarborough, Jr., as Master-in-Equity for Greenville County, S. C., dated May 19, 1983 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1188, page 553 on May 19, 1983.



Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, 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 bereinabove 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 lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall be at interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

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