MARCHBANKS, CHAPMAN, & HARTER, P.A. 111 TOY STREET, GREENVILLE, S. C. 29603

MORTGAGE OF REAL ESTATE

Mortgagee's Address:
P.O. Box 6807

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

REFNYILE 00. S. C. MORTGAGE OF REAL ESTATE Greenville, SC 29606

GUNNIE S. TANKERSLEY R.M.C.

WHEREAS. WE, JAMES F. RICKARD and ELAINE C. RICKARD,

thereinafter referred to as Mortgagor) is well and truly indebted unto COMMUNITY BANK,

(tereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated berein by reference, in the sum of Ten Thousand Two Hundred and NO/100----
Dollars (\$10,200.00) due and payable

PER TERMS OF PROMISSORY NOTE OF EVEN DATE

with interest thereon from date at the rate of 16.0% per centum per annum, to be paid: Der terms of note

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe 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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand will and truly paid by the Mortgagor 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 Mortgagor, its successors and assigns:

"ALL that certain piece, parcel or let of land, with all improvements thereon, or hereafter constructed thereon, situate, hing and being in the State of South Carolina, County of Greenville, near the City of Greenville, being known and designated as Property of Milledge T. White, which plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4H at Page 105, and reference to said plat is hereby craved for a metes and bounds description thereof.

This is the identical property conveyed unto Mortgagors herein by Deed of Milledge T. White, dated March 3, 1973, recorded March 5, 1973, in the RMC Office for Greenville County, South Carolina, in Deed Book 969 at Page 122.

This is a second mortgage.

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Together with all and singular rights, members, hereditiments, and appurtenances to the same belonging 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 futures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such futures 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 Mougagor 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 berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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