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STATE OF SOUTH CAROLINA
COUNTY OF Greenville
DOWNEY & CO. MORTGAGE OF REAL ESTATE

JUN 4 1975

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000.

WHEREAS, Michael Richardson and Martha S. Richardson
(hereinafter referred to as Mortgagor) is well and truly indebted unto NCC Financial Services, Inc.

Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Six Thousand
Three Hundred Seventy-Two Dollars & No/100 Dollars (\$ 6,372.00) due and payable
in monthly installments of \$ 118.00, the first installment becoming due and payable on the 5th day of July 1975
and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest
thereon from maturity at the rate of seven per centum per annum, to be paid on demand.

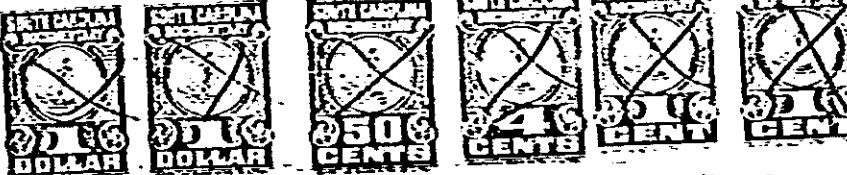
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account
for taxes, insurance premiums, public assessments, repairs, or for any other purpose.

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 and other obligations for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, the
Maximum Outstanding at any given time not to exceed said amount stated above, 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, to wit:

On the southeastern side of Brookdale Avenue and being known and designated as
Lot No. 18, Block E, on plat of Map OF FAIR HEIGHTS, recorded in the Register of Deeds
for Greenville County, in Plat Book F, Page 257, and having, according to said
plat, the following metes and bounds, to wit: *Cancelled* *Donna S. Erkens*

BEGINNING at an iron pin on the southeastern side of Brookdale Avenue,
front corner of Lots 18 and 19, and running thence with the common line of Lots 18
Lots S. 58-40 E. 150 feet to an iron pin, joint corner of Lots 6, 7, 18,
19; thence along the lines of Lot 7 S 31-20W. 50 feet to an iron pin,
rear corner of Lots 17 and 18; thence with the common line of said Lots N.
40 W. 150 feet to an iron pin on the southeastern side of Brookdale Avenue;
thence along Brookdale Avenue N. 31-20 E. 50 feet to the point of beginning.



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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appurtenant, 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 installed or connected
fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual housekeeping fixtures,
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 title to the same
to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as herein specifically stated otherwise.

This is a second mortgage being second only to that first mortgage held by
United Mortgagee Servicing Corp. (now Lomas & Nettleton Co.)



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