seex 1437 FAGE 771

State of South Carolina

COUNTY OF GREENVILLE

To All Illion These Presents May Concern:

M. L. Ridley and Janice H. Ridley

hereinafter called

the Mortgagor(s), SEND GREETING:

WHEREAS, the said Mortgagor(s) in and by their certain promissory note in writing, of even date with well and truly indebted to BANK OF GREER, GREER, S. C., hereinafter called are these Presents, Mortgagee, in the full and just sum of Thirteen Thousand Five Hundred and no/100 (\$13,500.00)----- DOLLARS. day of August, 1978 to be paid in monthly installments of \$ 136.94, commencing on the day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not paid sooner, shall be due and payable on the 7th day of July

per centum per annum, to be computed at the rate of with interest thereon from date 9.0 and paid monthly, as stated above, until paid in full; all interest not paid when due to bear interest at the same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who may sue thereon and foreclose this mortgage; and in case said note should be placed in the hands of an attorney for suit or collection the Mortgagor(s) agree(s) to pay all costs and expenses including a reasonable amount as attorneys' fees, this to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW KNOW ALL MEN, That the said Mortgagor(s), in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said note, and also in consideration of the further sum of Three Dollars to the said Mortgagor(s) paid by the said Mortgagee at and before the signing of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said Mortgagee,

ALL that lot of land in the State of South Carolina, County of Greenville in Chick Springs Township, being known and designated as Tract No. 3, on a plat prepared for Mildred J. Center by W. R. Williams, Jr., Surveyor, dated May 16, 1970 and being recorded in the R. M. C. Office for Greenville County in Plat Book 4 E, at page 63. See said plat for a more complete property description.

DERIVATION: See deed of Mildred J. Center, dated June 24, 1970 and recorded in deed book 892 at page 606.