WHEREAS, JAM

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S S JAMES F. RICKARD AND ELAINE C. RICKARD

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

## COMMUNITY BANK

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date harewith, the terms of which are incorporated herein by reference, in the sum of Eleven Thousand Five Hundred Eighty and 60/100----- Dollars is 11,580.60; due and payable

in sixty monthly installments of \$193.01 each commencing June 15, 1979 and continuing each month thereafter until paid in full.

with interest thereon from date at the rate of 12.50 per contum per annum, to be paid: Monthly

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

NOW, KNOW ALL MEN, That the Martgagor, in consideration of the aforesaic debt, and in order to secure the payment thereof, and of any other and further sums for which the Martgagor may be indebted to the Martgagee at any time for advances made to or for his account by the Martgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Martgagor in hand well and truly paid by the Martgagee at and before the sealing and delivery of these presents, the receipt whereat is bereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Martgagee, its successors and assigns:

TALL that certain piece, parcel or let of land, with all improvements thereon, or bereafter constructed thereon, situate, lying and being in the State of South Carolina, County 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 being more fully described as follows:

BEGINNING at an iron pin on Page Drive, (formerly Bent Bridge Road), which iron pin is 520 feet in a westerly direction from the intersection of Page Drive and White Horse Road, and running thence S. 24-45 E. 175.5 feet to an iron pin on the Southern Railway right of way; thence along said right of way N. 87-35 W. 79 feet to an iron pin; thence N. 20-31 W. 143.6 feet to an iron pin; thence along Page Drive, N. 68-35 E. 60 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the mortgagors by deed of Milledge T. White as recorded March 5, 1973 in the RMC Office for Greenville County in Deed Book 969 at Page 122.

This being a second mortgage and junior in lien to that certain mortgage given to Cameron-Brown as recorded November 13, 1970 in the RMC Office for Greenville County in Mortgage Book 1172 at Page 475 and later assigned to Ridgewood Savings Bank as recorded January 18, 1971 in the RMC Office for Greenville County in Mortgage Book 1178 at Page 534 and having a current balance of \$10,490.00.

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Together with all and singular rights, members, herditaments, and appurterances 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 fawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is fawfully 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 seld premises unto the Mortgagor forever, from and against the Mortgagor and all persons whomspever fawfully claiming the same or any part the eff.

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