

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

APR 29 PH '82
SOUTH CAROLINA FEDERAL SAVINGS & LOAN ASSOCIATION

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, R. RIGGIE RIDGEWAY and S. KATHERINE RIDGEWAY

(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTH CAROLINA FEDERAL SAVINGS & LOAN ASSOCIATION

(hereinafter 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 FOURTEEN THOUSAND AND NO/100-----

Dollars (\$14,000.00) due and payable

with interest thereon from April 29, 1982 at the rate of 17.0 per centum per annum, to be paid:

per terms of note of even date

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 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, as follows:

ALL that certain piece, parcel or lot of land in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 61, of a subdivision known as Westcliffe, and same as shown on plat thereof prepared by Piedmont Engineers and Architects, December 11, 1963, recorded in the RMC Office for Greenville County, South Carolina in Plat Book YY at page 168 and 169, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northerly side of Westcliffe Way at the joint front corners of Lots Nos. 61 and 60 and running thence along the common line of said lots N. 12-06 W. 205.0 feet to a point; thence N. 77-46 W. 84.2 feet to a point; thence S 50-53 W. 55.0 feet to a point; thence S. 12-17 E. 215.0 feet to a point at the joint front corner of Lots 61 and 62 and on the northerly side of Westcliffe Way; thence along the northerly side of Westcliffe Way N. 77-45 E. 125.0 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Charles I. Reid and Linda F. Reid dated November 3, 1975 and recorded in the RMC Office for Greenville County in Deed Book 1026 at page 683.

This mortgage is second and junior in lien to that certain mortgage with Fidelity Federal Savings & Loan Association in the original amount of \$50,000.00 and recorded in the RMC Office for Greenville County in Mortgage Book 1420 at page 355.

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STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMPS
APR 25 1982
\$ 05.60

Together with all and singular rights, members, hereditaments, 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 fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all 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 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 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.

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