First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, MICHAEL G. CARNES AND PAMELA MARIE CARNES

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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, on the Southwest side of Tazewell Drive, near the City of Greenville, being shown as Lot No. 47, Section 2, on final plat of Richmond Hills, recorded in the RMC Office for Greenville County, South Carolina in Plat Book JJJ, Page 81, and having, according to said plat, the following metes and bounds, towit:

BEGINNING at an iron pin on the Southwest side of Tazewell Drive at the joint front corner of Lots Nos.46 and 47 and runs thence along the line of Lot No. 46, S 54-37 W, 190 feet to an iron pin; thence S 35-23 E, 90 feet to an iron pin; thence along the line of Lot No. 48, N 54-37 E, 190 feet to an iron pin on the Southwest side of Tazewell Drive; thence N 35-23 W, 90 feet to the beginning corner.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagors agree to pay to the mortgagee as premimum for such insurance one-half of 1% of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or 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.

FOR SATISFACTION TO THIS MORTGAGE SELL SATISFACTION BOOK AS PAGE THE

SATISFIED AND CANCELLOD OF PROORED

24 BAY OF SALES

R. M. C. FOR GREENVILLE COUNTY S. C.
AT J. L. C. C. C. M. NO. S. C.