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First Mortgage on Real Estate

R.M.C. MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: DONALD L. Mc INNIS AND JAMES W. GARRICK

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

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Thirty-four Thousand Three Hundred and No/100 DOLLARS

(\$ 34,300.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

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, in the City of Greenville, being shown as all of Lot 10 on revised plat of McDaniel Heights prepared in October 1947, by Dalton & Neves, Engineers, which plat is recorded in Plat Book R, page 193, RMC Office for Greenville County, S. C. (Also shown as the Eastern 35 feet of Lot 11 and the Western 35 feet of Lot 10 on original plat of McDaniel Heights recorded in Plat Book C, page 214) and having, according to said revised plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Ben Street which point is 487 feet from the Southwest intersection of Ben Street and McDaniel Avenue and which point is the joint front corner of Lots 9 and 10 on said revised plat; thence along the line of Lot 9 due South 170 feet to an iron pin; thence along the North side of a public playground due West 35 feet to an iron pin; thence continuing along said playground S 76-20 W 36 feet to an iron pin; thence along the line of Lot 11 due North 178.6 feet to an iron pin on the South side of Ben Street; thence along the South side of Ben Street due East 70 feet to point of beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, (continued on reverse)

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.

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