



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Thomas W. Edwards, Jr.

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of One Hundred

Twenty Thousand and No/100----- (\$120,000.00--)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of One Thousand Seventy Nine and 68/100----- (\$1,079.68----) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 20 years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and having according to a plat of property for Thomas W. Edwards, Jr. dated 18 May 1977 and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin on the right of way of E. North Street Extension at the joint corner with Heritage Hills Subdivision and running thence N. 13-30 E. 503 feet to an old pin; thence turning and running due E. 144.9 feet to an old pin; thence turning and running S. 5-55 E. 180 feet to an iron pin; thence continuing S. 7-16 E. 80.6 feet to an iron pin; thence turning and running with other property of O. B. Godfrey S. 81-18 W. 152.8 feet to an old pin; thence turning and running S. 36-39 W. 85.5 feet to an old pin; thence continuing S. 19-30 W. 145.2 feet to a bolt on the right of way of E. North Street Ext.; thence turning and running with the right of way of E. North Street Ext. S. 87-34 W. 40 feet to the point of beginning.

ALSO all of O. B. Godfrey's right, title and interest in and to any and all utility lines serving said tract.

ALSO an easement for 5 feet on either side of the water line shown on said plat for installation, use, reinstallation, servicing, removal or repairs of said water line; said water line runs from the tract described herein to the right of way of E. North Street Ext. across other property of O. B. Godfrey's herein, as shown on said plat.

ALSO O. B. Godfrey's easement for a sanitary sewer across Lot 6 of Heritage Hills Subdivision; said easement being the easement granted to O. B. Godfrey by Threatt Maxwell Enterprises, Inc. dated 5 March 1969 recorded in Deed Book 865 at page 121, on 1 April 1969.

This being a portion of the property conveyed to O. B. Godfrey by deed dated 25 June 1970 of James and Eula G. Williams recorded in Deed Book 893 at page 11; all of the property conveyed to O. B. Godfrey by Lane Apartments, Inc. dated 30 September 1971 recorded in Deed Book 931 at page 20; and also a portion of the property deceded to O. B. Godfrey by Jimmy M. and Eula G. Williams by deed dated 15 June 1970 recorded in Deed Book 883 at page 349. See Plat Book 66 5 B 9

Address of Mortgagor: 301 College Street, Greenville, South Carolina

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