First Mortgage on Real Estate

MORTGAGE GREENVILLE CO. S. C

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN: Flogd E. Rogers, Jr. and Marjorie G. Rogers

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

(\$ 28,250.00) As evidenced by the Mortgagor's note of even date. Learing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 30 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargain, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, 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,

All that certain piece, parcel or lot of land situate, lying and being on the easterly side of Cheshire Road in the City of Mauldin, County of Greenville, State of South Carolina being shown and designated/on a plat of Montclair, Section 2 by R. B. Bruce dated October 7, 1968 recorded in the RMC Office for Greenville County in Plat Book WWW, Page 41 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Cheshire Road at the joint front corner of Lots 13 and 14 and running thence with the joint line of said lots S. 87-56 E. 253.2 feet; thence S. 29-49 W. 258.1 feet; thence S. 29-11 W. 32 feet to the joint rear corner of Lots 14 and 15; thence with the joint line of said lots, N. 32-53 W. 255.4 feet to the joint front corner of said lots on Cheshire Road; thence following the curve along the eastern side of said Cheshire Road the chord of which is N. 32-45 E. 55 feet to an iron pin, the point of beginning; being the same property conveyed to the mortgagor herein by deed of Alex F. Keith dated April 7, 1978 recorded herewith in the RMC Office for — Greenville County.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

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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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