JAN 23 3 02 PH 75
DONNIE S. TANKERSLEY
R. M. G.



## State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Charles A. Lewis and D. Anne Lewis

thereinafter 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

Thirty Nine Thousand, Five Hundred and No/100----- (\$39,500.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not contain 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 Three Hundred and

Seventeen and 84/100------(5) 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 30 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 inskitted 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 Mortgagoe to the Mortgagor's account, and also in consideration of the sum of Three Dollars (53:00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling of these presents, the receipt whereof is hereby acknowledged, his granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, 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, on the northern edge of Old Orchard Lane, being shown and designated as Lot 173 on a plat entitled "Coach Hills" (formerly known as "Pelham Woods, Section II A"), dated September 26, 1974, by Piedmont Engineers, Architects and Planners, and recorded in Greenville County Plat Book 4-X at Page 85, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northern edge of Old Orchard Lane, at the joint front corner with Lot 172, and running thence with the joint line with Lot 172, N. 3-06 W. 150 feet to a point at the joint rear corner with Lot 163; thence with the joint line with Lots 163 and 162, S. 86-57 W. 100 feet to a point at the joint rear corner with Lot 174; thence with the joint line with Lot 174, S. 3-12 E. 150.19 feet to a point on the northern edge of Old Orchard Lane; thence with the northern edge of Old Orchard Lane; thence with the northern edge of Old Orchard Lane, N. 86-53 E. 100 feet to the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Southland Properties, Inc., a South Carolina corporation, to be recorded herewith.

