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ELIZABETH RIDDLE R.M.C. BOOK 1240 PAGE 539

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Robert H. Garrett

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

(\$31,300.00), 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 is 25 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, on the northwestern side of Ellesmere Drive and being known and designated as Lot No. 250 on a plat of DEL NORTE ESTATES Subdivision, Sections 2 and 3, plat of which is recorded in the RMC Office for Greenville County in Plat Book 4N at Page 12 &13, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

Beginning at an iron pin on the northwestern side of Ellesmere Drive at the joint front corner of Lots 250 and 251 and running thence with the common line of said Lots N/46-30 W. 127.0 feet to an iron pin at the joint rear corner of said Lots; thence V.43-30 E. 100 feet to an iron pin at the joint rear corner of Lots 249 and 250; thence with the common line of said Lots S.46-30 E. 127 feet to an iron pin at the joint front corner of said Lots on Ellesmere Drive; thence with said Drive S.43-30 W. 100 feet to an iron pin, the point of beginning.

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 mortgagor agrees to pah to the mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

Together with all and angular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident of 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.