



State of South Carolina

COUNTY OF Greenville

N

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Cathy L. Wiles

(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

Twenty-six thousand and one hundred

(\$ 26,100.00

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note 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

Two hundred and

ten and 02/100

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) 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 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 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 Mortgagoe 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 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, to-wit:

All that certain piece, parcel or lot of land, situated, lying and being in the Town of Simpsonville, Austin Township, being shown and designated as Lot No. 350, Section IV, of WESTWOOD Subdivision, as shown on plat thereof recorded in Plat Book 4-R at page 30 in the RMC Office for Greenville County, South Carolina. Reference is hereby made to said plat for a more particular description.

This conveyance is made subject to the restrictive and protective covenants affecting Section IV of Westwood Subdivision, said restrictive covenants being recorded in the SRMC Office for Greenville County, South Carolina, in Deed Volume 951 at page 117.

This conveyance is also made subject to any restrictive and protective covenants, building setback lines and rights of way and easements which may affect the above described property.

Theing the same property conveyed to Franklin T. and Andrea S. Hutto by Builders and Developers, Inc. by deed dated January 26, 1973 and recorded in the RMC Office for Greenville County, South Carolina in Volume 966 of deeds at page 122.

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