

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES K. BAYNE AND PEGGY C. BAYNE
(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of

TWELVE THOUSAND FIVE HUNDRED AND NO/100THS - - - - -
DOLLARS (\$ 12,500.00) with interest thereon from date at the rate of Six (6%)
per centum per annum, said principal and interest to be repaid in monthly instalments of EIGHTY ONE AND
NO/100THS - - - - - Dollars (\$81.00) each on the first day of each month hereafter
until the principal and interest are fully paid; each payment to be applied first to payment of interest and then to
payment of principal, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, 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 southwestern side of Fairlawn Circle, being shown as Lot 11 on plat entitled Section 2 of Fenwick Heights recorded in the R.M.C. Office for Greenville County in Plat Book QQ at Page 45 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the southwestern side of Fairlawn Circle at the joint corner of Lot 12; thence with the line of said lot S. 53-27 W. 203.8 feet to an iron pin; thence N. 35-46 W. 90 feet to an iron pin in line of Lot 10; thence with the line of said lot N. 53-27 E. 202.8 feet to the southwestern side of Fairlawn Circle; thence with the southwestern side of Fairlawn Circle S. 36-33 E. 90 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Furman L. Hall to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise to pay to the mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the Mortgage Guarantee Insurance Premium, and on their failure to pay it, the mortgagee may advance it for the mortgagors' account and collect it as a part of the debt secured by this mortgage.

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.