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BOOK 984 PAGE 205

First Mortgage on Real Estate

OLLIE FARNSWORTH
R. M. C.

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JUNIUS R. SMITH, JR. AND JUDI S. SMITH

(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) in the sum of

---**Twenty-One Thousand and Five Hundred and No/100-** DOLLARS
(\$21,500.00), with interest thereon at the rate of **Six** per cent per annum as

evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter 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 northern side of Meyers Drive, in the City of Greenville, being shown as lot 19 on a plat of a portion of the J. R. Jenkinson Property, recorded in Plat Book Y at Page 95, and described as follows:

BEGINNING at an iron pin on the northern side of Meyers Drive, at the corner of lot 18, and running thence with the northern side of said drive, N. 71-02 W. 66 feet and N. 50-05 W. 71 feet to iron pin; thence N. 55-30 E. 205.6 feet to an iron pin at the corner of lot 18; thence with the line of lot 18, S. 18-58 W. 192.5 feet to the beginning corner.

Being the same premises conveyed to the mortgagors by J. Alvin Gilreath by deed to be recorded.

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 mortgagors agree to pay to the mortgagee as premium for such insurance one-half of one-per cent of the principal balance then existing.

In addition to and together with the monthly payments of principle and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's account and collect it as a part of the debt secured by the 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.

SATISFIED AND CANCELLED OF RECORD

10th DAY OF Dec. 19 85
Dannie S. Tankersley
R. M. C. FOR GREENVILLE COUNTY, S. C.
2 05 O'CLOCK P. M. NO 1954

FOR SATISFACTION TO THIS MORTGAGE SEE

SATISFACTION BOOK 92 PAGE 1059