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CLLIE F. GARRETT

BOOK 1114 PAGE 202

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, ROY JERRY GWINN and LINDA B.

GWINN

(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 Thousand Three Hundred Fifty and No/100-----DOLLARS (\$ 20,350.00), with interest thereon at the rate of Seven (7%)----- 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 Northwest side of Leake Street, being known and designated as Lot No. 59 on Plat of Bishop Heights, dated January 1966, made by Eathan C. Allen, R. L. S., plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book BBB, Page 171, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwest side of Leake Street at the joint front corner of Lots 58 and 59, and runs thence along the line of Lot 58, N 64-18 W, 200 feet to an iron pin; thence N 25-42 E, 100 feet to an iron pin; thence along the line of Lot 60, S 64-18 E, 200 feet to an iron pin on the Northwest side of Leake Street; thence along Leake Street, S 25-42 W, 100 feet to the beginning corner.

This being the same property conveyed to mortgagor by deed of Leake & Garrett, Inc: to be recorded herewith.

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

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.