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OLLIE FARNSWORTH
R. M. C.

BOOK 1157 PAGE 545

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Thomas M. Smith and

Mercene K. 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-five Thousand Five Hundred and No/100----- DOLLARS
(\$25,500.00----), with interest thereon at the rate of Eight----- 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 Twenty-Five 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, being shown as Lot 131 on plat of Del Norte Estates recorded in Plat Book WWW at pages 32 and 33 in the RMC Office for Greenville County, said lot fronting on Del Norte Road, and having the following metes and bounds:

Beginning at an iron pin on the southern side of Coatbridge Road at the joint front corner of Lots 130 and 131 and running thence with line of Lot 130, S 45-45 W 178 feet to an iron pin at corner of Lot 122; thence with line of Lot 122, N 61-46 W 131 feet to an iron pin on Del Norte Road; thence with the western side of said road, N 32-59 E 55.8 feet to an iron pin; thence continuing N 47-30 E 59 feet to an iron pin; thence with the curve of the intersection of Del Norte Road and Coatbridge Road the chord of which is N 1-38 E 34.81 feet to an iron pin; thence with the southern side of Coatbridge Road; N 44-15 W 90 feet to the point of beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby the mortgagor promises to pay to the mortgagee the sum of 1/48th% 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 hereby.

The mortgagors agree that after the expiration of 10 years from the date hereof the mortgagee may at its option apply for mortgage insurance for an additional 5 years with the mortgage insurance company insuring this loan; and mortgagors agree to pay to the mortgagee as premium for such insurance 1/2% 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.