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OLLIE FARNSWORTH
R. M. C.

BOOK 1178 PAGE 254

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: ROBERT E. RICHEY and DIANE P. RICHEY

(hereinafter referred to as Mortgagee) SEND(S) GREETING:

WHEREAS, the Mortgagee is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Sixteen Thousand Eight Hundred and no/100 DOLLARS (\$ 16,800.00), with interest thereon at the rate of eight (8%) per cent per annum as evidenced by the Mortgagee'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 Mortgagee may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or advanced to or for the Mortgagee's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagee, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagee 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 Mortgagee 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 southwesterly side of Woodmont Circle, near the City of Greenville, S.C., being known and designated as Lot No. 23, Block D, Brookforest, as recorded in the RMC Office for Greenville County, S.C., in Plat Book BB at page 41 and having according to a more recent survey entitled property of James S. Liptak prepared by Dalton & Neves, January 4, 1957, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwesterly side of Woodmont Circle said pin being the joint front corner of Lots 23 and 24 and running thence with the common line of said lots S 46-20 W 219.1 feet to an iron pin on the edge of creek; thence with creek as line S 52-55 E 46.8 feet to an iron pin, the joint rear corner of Lots 22 and 23; thence with the common line of said lots N 52-45 E 216.5 feet to an iron pin on the southwesterly side of Woodmont Circle; thence with the southwesterly side of Woodmont Circle N 34-18 W 13.2 feet to an iron pin; thence continuing with said Circle N 48-02 W 56.9 feet to an iron pin, 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 mortgagee 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 mortgagee's amount and collect it as part of the debt secured by the mortgage.

The mortgagees 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 mortgagee 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.