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ELIZABETH RIDOLE
R.M.C.



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

John W. and Charlotte H. Roberts

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Five Thousand and 00/100 ----- (\$ 5,000.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith which note a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of Fifty-Nine and 36/100 ----- (\$ 59.36) Dollars each on the first day of each month hereafter in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest computed monthly on unpaid principal balances, and then to the payment of principal with the last payment if not sooner paid, to be due and payable 10 years after date, and

WHEREAS said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, become immediately due and payable and said holder shall have the right to institute any proceedings upon said note and any collateral given to secure same, for the purpose of collecting said principal due and interest, with costs and expenses for proceeding, and

WHEREAS the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose.

NOW KNOW ALL MEN That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE, on the Northern side of Wellesley Way, near the City of Greenville, being known and designated as Lot 44 on a Plat of Huntington Park, prepared by Piedmont Engineers and Architects, and having, according to a Plat entitled "Property of John W. and Charlotte H. Roberts" prepared by Piedmont Engineers and Architects, dated November 21, 1967, and recorded in the R.M.C. Office for Greenville County in Plat Book VVV, Page 127, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Wellesley Way, at the joint front corner of lots 43 and 44 and running thence with the line of lot 43, N. 39-27 W., 350.6 ft. to an iron pin; thence with the rear line of lot 40, N. 61-34 E., 30 ft. to an iron pin; thence with rear lines of lots 47 and 46, N. 85-05 E., 408.5 ft. to an iron pin at the joint rear corner of lots 44 and 45; thence with the line of lot 45, S. 12-53 E., 160.0 ft. to an iron pin on the Northern side of Wellesley Way; thence with the Northern side of Wellesley Way, the following courses and distances: S. 69-08 W., 100 ft.; S. 54-05 W., 100 ft., and S. 45-45 W., 100 ft. to the point of beginning.

This is the same property conveyed to the mortgagors by deed recorded in the R.M.C. Office for Greenville County in Deed Book 834, Page 10.

It is understood and agreed that this mortgage is second and junior in lien to the mortgage given to First Federal Savings & Loan Association, recorded in the R.M.C. Office for Greenville County in Mortgage Book 1105, Page 404.