



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

That we, Karen M. Huskev and George R. Huskev, Jr.

(Hereinafter referred to as Mortgagor) (SEND S) GREETINGS:

WHEREAS, the Mortgage 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 true sum of

Twenty-seven thousand - - - - - (\$ 27,000.00)

Dollars, as evidenced by Mortgagee's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate; paragraphs 9 and 10 of this mortgage provide for an escalation of interest rate under certain conditions; said note to be repaid with interest at the rate or rates therein specified in installments of

Two hundred seventeen and 25/100 - - \$ 217.25 (Dollars each on the first day of each month hereafter in advance until the principal sum with interest has been paid, and all such payments to be applied first to the payment of interest, as 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 30 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 default in compliance with and observance of any provisions of 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 process 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 proceedings, and

WHEREAS, the Mortgagee 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 Mortgagee in consideration of said debt and to secure the payment thereof and any further sums which may be advanced to the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagee in hand well and truly paid by the Mortgagor at and before the making of these presents, the receipt whereof is hereby acknowledged, has granted, granted, 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 northeastern side of Theodore Drive, being shown and designated as lot 12 on a Plat of CAROLINA HEIGHTS, recorded in the RMC Office for Greenville County in Plat Book BBB, at Page 29, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Theodore Drive at the joint front corner of Lots 11 and 12, and running thence with the common line of said Lots, N 41-38 E, 148.5 feet to an iron pin; thence N 48-52 W, 231.6 feet to an iron pin at the joint rear corner of Lots 12 and 13; thence with the common line of said Lots, S 11-38 W, 170.3 feet to an iron pin on the northeastern side of Theodore Drive; thence with said Drive, S 48-22 E, 147 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Lewis W. Bates and Martha O. Bates, dated December 27, 1977, to be recorded simultaneously herewith.

[Faint signatures and stamps]

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