First Mortgage on Real Estate

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: DONALD F. MARTIN, JR. AND JOY E. MARTIN

(hereinafter referred to as Mortgagor) SEND(S) CREETING:

200x 1434 PAGE 475

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 be fore 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, Chick Springs Township, being known and designated as Lot No. 10, and a small portion of Lot No. 9, as shown on plat of property of Christine D. Dibble, recorded in the RMC Office for Greenville County in Plat Book II at Page 153, and having according to a more recent survey entitled property of Randall B. Howard, prepared by R. B. Bruce, RLS, dated August 13, 1964, recorded in the RMC Office for Greenville County in Plat Book HHH at Page 51, the following metes and bounds, to-wit:

BEGINNING at an ip on Edwards Road at the joint front corner of Lots 10 and 11, and running thence with the joint line of said Lots S. 54-38 E. 134 ft. to an ip; thence on a new line through Lot No. 9 S. 42-48 W. 68.2 ft. to an ip on Pembroke Lane (formerly Edgewood Lane); thence along Pembroke Lane N. 51-55 W. 125 ft. to an ip on Pembroke Lane; thence continuing along Pembroke Lane as it intersects with Edwards Road, following the curvature thereof, the chord of which is N. 4-16 W. 13.4 ft. to an ip on the Eastern side of Edwards Road, N. 43-53 E. 52 ft. to the beginning corner,

THIS being the same property conveyed to the Mortgagors by a certain deed of Billy Joe Kelley dated June 6, 1978, and thereafter filed for record on June 7, 1978, in Deed Book 1080 at Page 674

"In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagers promise to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it."

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.

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