First Mortgage on Real Estate

MORTGAGE LLE FAR NOWARTH

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Larry C. Stephens & Elizabeth H.

Stephens

(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-One Thousand Fifty and No/100 ----- DOLLARS), with interest thereon at the rate of 6 3/4 (\$21,050.00 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 25 years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated

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

"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 southern side of Colvin Road, near the City of Greenville, being shown as Lot 41 on plat of Heritage Hills, recorded in Plat Book YY at Page 187, and described as follows:

"BEGINNING at an iron pin on the southern side of Colvin Road at corner of Lot 40, and running thence with the south side of Colvin Road N. 80-15 E. 105 feet to iron pin at corner of Lot 42; thence with line of said lot S. 9-45 E. 170 feet to iron pin in line of Lot 25; thence with line of Lots 25 and 26, S. 80-15 W. 105 feet to iron pin at corner of Lot 40; thence with line of said lot N. 9-45 W. 170 feet to the beginning corner." Being the same property conveyed to the mortgagors by deed to be recorded from Bob Maxwell Builders, Inc.

The mortgagors agree that after the expiration of 10 years from date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of 5 years with the mortgage insurance company insuring this loan, and the mortgagors agree to pay to the mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise to pay to the mortgagee for a period of 9 years the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage insurance premium, and on their failure to pay it, the mortgagee may advance it forthe mortgagor's account and collect it as a part of the debt secured by this mortgage.

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.

THIS 15 DAY OF May BY Geny M. Woods asst. V. P. SATISFIED AND CANCELLED OF RECORD

WITNESS:

WITNESS:

On the same of the FIDELITY FEDERAL SAVINGS & LOAN ASSO. Ollie Farnsworth R. M. C. FOR GREENVILLE COUNTY, S. C. AT 3:55 O'CLOCK PM. NO. 25/35 Vestmordand