CREENVILLE CO. S.C.

First Mortgage on Real Estate

JUL 25 10 00 AM 1367

MORT, GAIGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GARY M. LOFTUS

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

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 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, on the southeastern side of Bridgewood Avenue and being known and designated as Lot No. 14 on plat of Forest Hills Subdivision, plat of which is recorded in the R. M. C. Office for Greenville County in Plat Book "BBB", at Page 45 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Bridgewood Avenue, joint front corner of Lots Nos. 13 and 14 and running thence with the common line of said lots S. 36-44 E. 175 feet to an iron pin, joint rear corner of said lots; thence with the rear line of Lot No. 14 S. 53-16 W. 100 feet to an iron pin, joint rear corner of Lots Nos. 14 and 15; thence with the common line of said lots N. 36-44 W. 175 feet to an iron pin on the southeastern side of Bridgewood Avenue; thence with the southwestern side of said Avenue N. 53-16 E. 100 feet to an iron pin, the point of beginning.

The Mortgagors 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, add the mortgagor agrees to pay to the mortgagee as premium for such insurance one-half of one per cent 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.