

State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

We, Dale E. Muir and Norma S. Muir

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SÁVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of Twenty-five thousand one hundred fifty and no/100------(§ 25, 150.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, said note to be repaid with interest at the rate therein specified in installments of One hundred ninety-four and 13/100----- (\$ 194.13) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been poul 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 the end payable 25 years after thate; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thercunder-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 Hy-Laws or the Charter of the Mortgage, or any stipulations set out in this mortgage, the whole amount due thercunder shall, at the option of the holder thereof become immediately due and payable, and said holder shall have the right to institute any potentials upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for such proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagoe'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 Mortgagor to the Mortgagor's account, and also in consideration of the sum of Three Deblars (\$3.60) to the Mortgagor in hand well and truly poid by the Mortgagor at an is before the residing of these presents the receipt whereof is briefly asknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, self and release into the Mortgagor. Its successors and assigns, the febbourg described reside:

All that cretain piece, navel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, bring and being in the State of Smith Carolina, County of Greenville, on the southeastern side of Wood Heights Avenue, being shown on Plat of Edwards Forest, Section III, as Lot No. 21, said plat recorded in the R.M. C. Office for Greenville County in Plat Book "BBB", at page 149, and having, according to said plat, the following metes and bounds to wit:

BEGINNING at a point on the southeastern side of Wood Heights avenue at the joint front corner of Lots 21 and 22 and running thence along the joint line of said lots, S. 41-36 E. 200 feet to a point at the joint rear corner of said lots; thence along the rear line of Lot 21 S. 48-24 W. 100 feet to a point at the rear corner of Lots 21 and 20; thence along the joint line of Lots 21 and 20, N. 41-36 W. 200 feet to point at the joint front corner of Lots 20 and 21 on Wood Heights Avenue; thence along Wood Heights Avenue N. 48-24 E. 100 feet to the point of beginning.

THE MORTGAGOR'S PROMISSORY NOTE REFERRED TO ABOVE, CONTAINS, AMONG OTHER THINGS, A PROVISION FOR AN INCREASE IN THE INTEREST RATE.