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First Mortgage on Real Estate

OLLIE FARNSWORTH - MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

William C. Lord and Susan B. Lord

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

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(\$ 18,000.00----), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 29----- years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

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 Mortgagoe at any time for advances made-to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, in Bates Township near Travelers Rest, S. C., being all of Lot 37 and portions of Lots 38 and 36 on a plat of Brookgreen Subdivision, recorded in the RMC Office for Greenville County in Plat Book MM at page 141, and the said tract has the following metes and bounds, to-wit:

Beginning at a point at the joint front corner of Lots 36 and 37 of Brookgreen on the southern side of Dell Circle; thence S 17-42 E 20 feet to a point; thence S 72-18 W 180 feet; thence N 17-42 W 160 feet to a point 45 feet south of the joint rear corners of Lots 37 and 37; thence N 72-18 E 180 feet to a point on the southern side of Dell Circle; thence S 17-42 E 140 feet to the point of beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, mortgagor promises to pay to mortgagee the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan; and on their failure to pay it, mortgagee may advance it for mortgagors' account and collect it as part of the debt secured hereby.

Mortgagors agree that after the expiration of 10 years from date hereof, mortgagee may at its option apply for mortgage insurance for an additional 5 years with the mortgage insurance company insuring this loan; and mortgagors agree to pay to mortgagee as premium for such insurance 1/2% of the principal balance then existing.

Together with all and singular the rights, members, hereditainents, 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.