First Mortgego on Real Estate

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN;

Lutz G. Keller and Caroline W. Keller

(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-Three Thousand Two Hondred Fifty and No/100ths----- DOLLARS

(\$ 23,250.00), 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 thirty 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 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, Gounty of Greenville, being on the east side of Creighton Street, and being shown and designated as Lot 175 on plat of Section 4, Colonial Hills recorded in the RMC Office for Greenville County, South Carolina, in Plat Book WWW, at Page 3, and having according to said plat, the following metes and bounds; to-wit:

BEGINNING at a point on the east side of Creighton Street at the intersection of Creighton Street and Heathwood Drive and running thence N. 52-58 E. 36.5 feet to a point on the south side of Heathwood Drive; thence with the south side of Heathwood Drive S. 83-49 E. 125 feet to a point, joint corner of Lots 175 and 176; thence with the common line of said Lots S. 9-45 W. 131.05 feet to a point in line of Lot 214; thence with line of Lot 214 N. 80-15 W. 170 feet to a point on the east side of Creighton Street; thence with the east side of Creighton Street M. 9-45 E. 95.0 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, the mortgagor promises to pay to the mortgages for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loam in payment of the mortgage guaranty insurance covering this loam and on his failure to pay it, the mortgages may advance it for the mortgagor's amount and collect it as part of the dath secured by the mortgage.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgage may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan and the mortgagor agrees to pay to the mortgagee as premium for such insurance one hair of its of the principal balance then existing.

Together with all and stogular the rights, members, hereditaments, and appurtenances to the same belonging of in any way incident or appearanting, and all of the rents, issues, and profits which may arise or be had therefrom and including all heating, plumbing, and lighting fistures and any other equipment or actives now, or hereafter attached, confected, or fitted thereto in any manner; it being the might of the parties hereof that all such fix turns and equipment, other than the usual household furniture; he considered is part of the year setate.