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State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern: .

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinaster referred to as Mortgagee) in the full and just sum of Six Thousand Six Hundred Fifty and No/100 -----

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not have a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

conditions), said note to be repaid with interest as the rate or rates therein specified in installments of Seventy-eight

month hereafter, in advance, until the principal sum with interest has been paid 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

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and shide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, erals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor'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's account, and also in consideration of the sum of Three Dollars (\$3,00) to the Mortgagor in hand well and truly paid by the Mortgagoevat and before the scaling 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, within the city of Greenville, being known and designated as Lot No. 21 on a plat of Carver Park, addition being made by the Piedmont Engineering Service, February 1953 and recorded in the R.M.C. Office for Greenville County in Plat Book DD at Page 71, said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin on Tuskegee Avenue, joint front corner of Lots Nos. 20 and 21 and running along the line of Lot No. 20 N. 87-12 W. 120 feet to an iron pin on the line of Lot No. 22; thence along the line of Lot No. 22, S. 0-10 W. 60 feet, thence S. 87-12 E. 120 feet to an iron pin on Tuskegee Avenue; thence along Tuskegee Avenue, N. 0 -10 E. 60 feet to the beginning corner; being the same conveyed to me by W. H. Hamby by deed dated November 16, 1953 and recorded in the R. M. C. Office for Greenville County in Deed Book Volume 489 at Page 13.