RESULATION NO. 22 COMPLIED WITH

FILED Greenville co. s. c.. 5201 1285 PAGE 567

DONNIE S. TAHK

EDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE

State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTÂTE

To All Whom These Presents May Concern:

DANNY JOE ROSS and SUZANNE W. ROSS

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN, ASSOCIATION OF CREENVILLE, SOUTH CAROLINA (bereinalter referred to as Mortgagee) in the full and just sum of TWENTY-SIX

Thousand Four Hundred and No/100---- (\$ 26,400.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not include 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 One Hundred Ninety-

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 abide 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, become immediately due and payable, and said holder shall have the right to institute any proceedings 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 proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagoe 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 to 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 Mortgagoe at and before the sealing 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, being known and designated as Lot No. 66 of Forest Park Subdivision, plat of which is recorded in the RMC Office for Greenville County, S. C., in Plat Book EE, at Pages 64 and 65, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Park Drive, at joint front corner of Lots 66 and 67; thence with southeastern side of Park Drive N 48-30 E 191.2 feet to a point in center of Horse Pin Creek (an iron pin is located 26.6 feet southwest of said point on southeastern side of said Park Drive); thence down and with the center line of said creek, the chord of which is S 49-15 E 83.2 feet to point in center of said creek; thence continuing with the chord of said Horse Pin Creek N 88-15 E 92.3 feet to point in center of said creek at joint rear corner of Lots 65 and 66 (an iron pin is located on rear line of said lot 66, a distance of 44 feet southwest of said point); thence with the rear line of Lot 66 S 57-37 W 178.7 feet to an iron pin; continuing with rear line of Lot 66 S 21-51 W 109 feet to an iron pin at the joint rear corner of Lots 66 and 68; running thence with line of Lot 67 N 41-30 W 161.7 feet to an iron pin, the point of beginning.