(V) (O)

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN

Melvin McBride and Yvonne S. McBride

(hereirafter referred to as Mortgager SEND(S) GREETING

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t\$37,900.00---- basevidenced in the Methagod's redered even day. According labour as stated in such mote and payable as the new stated of as read to day or all one or an experience of the trades of such as the hirty.

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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 aferesaid debt and in order to secure the payment thereof and of any other and further come for which the Mortgagor, may be indebted to the Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in head well and truly paid by the Mortgagor at and before the scaling and delivery of these presents, the receipt whereof is larrely actional steed, has granted, har gained, sold and released, and by these presents does grant, hereain, sell and release unto the Mortgagor, its successors and assigns.

"All that certain piece, parcel or let of land, with all improvements thereon, or hereafter constructed thereon, eituate, lying and being in the State of South Carolina, County of Grocecolle.

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 81 cm plat of Burdett Estates recorded in Plat Book 4X at page 60 and having the following courses and distances:

BEGINNING at an iron pin on the edge of Libby Lane, joint corner of Lots 81 and 80 and running thence with the edge of said Libby Lane, S. 78-25 W. 60 feet to an iron pin; thence still with said Lane, S. 81-46 W. 20 feet to an iron pin, joint corner of Lots 81 and 82; thence with the common line of said lots, S. 5-06 W. 232.3 feet to an iron pin; thence S. 81-02 E. 116 feet to an iron pin; thence S. 60-46 E. 57.4 feet to an iron pin; thence N. 11-35 W. 297 feet to an iron pin on the edge of Libby Lane, 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 mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagor agrees to pay to the mortgagee annually, as premium for such insurance 1/4 of 1% of the principal balance then existing.

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