First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

RUEENVILLE CO. S. O

TO ALL WHOM THESE PRESENTS MAY CONCERN: James C. Mensone and Barbara P. Mensone

(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 Fifty-two Thousand One Hundred and 00/100 -----DOLLARS

52,100.00---), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said mote, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is ---30---- 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 scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, hargained, 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, hing and being in the State of South Carolina, County of Greenville, on the Easterly side of Foxcroft Road, being shown and designated as Lot No. 3 as shown on plat entitled "Carter's Grove, Section I" prepared by Dalton & Neves, Engineers, dated August 1974, which plat is of record in the RMC Office for Greenville County, S. C., in Plat Book 4-R, at Page 99, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING At an iron pin on the Eastern side of Foxcroft Road at the joint front corner of Lots 3 and 4; running thence with the common line of said two lots, S. 68-27 E. 188.7 feet to an iron pin; thence along the rear line of Lot No. 3, N. 9-30 E. 91 feet to an iron pin; thence N. 9-30 E. 25.9 feet to an iron pin at the joint rear corner of Lots 2 and 3; thence with the common line of said lots N. 78-24 W. 170.7 feet to an iron pin on Foxcroft Road; thence along Foxcroft Road S. 19-13 W. 85 feet to the point of beginning.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements and rights-of-way, if any, affecting the above described property.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan.

This is the same property conveyed to the mortgagors herein by deed of The Douglas Company, dated July 1, 1977, and recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1059 at Page 838 on July 5, 1977.

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.

(con) The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

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