MORTGAGEE'S ADDRESS: FREED, Box 1268, Greenville, S. C. 29602

First Mortgage on Real Estate 4 07 PH

MORTGAGE

BONNIE STANKERS

GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jimmy T. Bagley and Brenda W. Bagley

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

(\$ 52,150.00), 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 29 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, County of Greenville, being known and designated as Lot 156 on a plat of Pine Brook Forest Subdivision according to a plat prepared by Charles K. Dunn, Surveyor, said plat being recorded in RMC Office for Greenville County, S. C. in Plat Book 4X at pages 48 and 49, and having according to said plat the following metes and bounds, to wit:

Beginning at a point on the Northern side of Riddle Road, said point being the joint front corner of Lots 155 and 156 and running thence with the joint line of said lots, N. 05-54 W. 150 feet to a point, said point being the joint rear corner of lots 156 and 157, and running thence with joint line of said lots, S. 85-18 E. 165 feet to a point on the Western side of Green Road, running thence with said Road, S. 05-37 W. 60 feet to a point in the intersection of Green Road, and Riddle Road and running thence with said intersection, S. 36-10 W. 75 feet to a point in Riddle Road; running thence with Riddle Road, S. 81-10 W. 100 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Oak, Inc. dated July 6, 1978 to be recorded herewith.

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. 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.

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.

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