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## State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

SANDRA F. CHANDLER

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

WHEREAS, the Mortzazor is well and truly indebted unto FHST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgazoe) in the full and just sum of FIFTY THREE

THOUSAND, TWO HUNDRED AND NO/100ths

(5)

Dollars as evidenced by Mortzagor's promissory note of even date herewith which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortzago 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 (payable in full

18 months from date)

Dollars each on the first day of each 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 paid, to be due and payable 18 mos \*\*X\*\*s after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpost 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 Mortzagee, 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 Mertgagee 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 Mortzagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortzagoe to the Mortzagor's account, and also in consideration of the sum of Three Dollars (53.00) to the Mortzagor in hand well and truly paid by the Mortzagoe at and before the scaling of these presents, the receipt whereof is barely acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortzagoe, 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 desingated as Lot 43, according to a plat entitled, "Heritage Lakes Subdivision", by Heaner Engineering Co., Inc., as revised October 26, 1977 and recorded in the RMC Office for Greenville County in Plat Book 6-H at page 16 and having such metes and bounds as appear by reference to said plat.

THIS is the identical property conveyed to the Mortgagor by deed of Dale Turner to be recorded of even date herewith.

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