First Mortgage on Real Estate

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STATE OF SOUTH CAROLINA

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(\$14,150.00-----), 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 twenty-five—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 for lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina; County of Greenville,"

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, on Keith Drive, shown and designated as Lot No. 8 as shown on a plat of property of W. T. Patrick and William R. Timmons, Jr., recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book EE at Page 157A and according to said plat, has the following metes and bounds to-wit:

BEGINNING it an iron pin on the eastern side of Keith Drive at the corner of Lot No. 9 and running thence to the eastern side of said Drive N. 17-12 W., 64 feet to an iron pin at the joint corner of Lot No. 7; thence with the line of said lot N. 72-48 E., 175 feet to an iron pin; thence S. 17-12 E., 64 feet to an iron pin at the rear corner of Lot No. 9 thence with said lot S. 72-48 W., 175 feet to the beginning corner.

"The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance one half of 1% of the principal balance then existing."

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"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 incurpage covering this loan and on his failure to pay it the

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