(C)

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joseph C. Duncan, Jr. and Lois C. Duncan
(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

MORTGAGE

Nineteen Thousand Five Hundred and no/100----- DOLLARS (\$ 19,500.00), with interest thereon at the rate of Six (6%) per cent per annum as evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is 25 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 and 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, shown as Lot 124 on a plat of Heritgage Hills recorded in Plat Book YY at page 187 and baving according to saidplat the following metes and bounds:

BEGINNING at an iron pin on the Southern side of Beaufort Street at the joint front corner of Lot 124 and 125 and running thence with the line of Lot 125, S. 19-53 E. 165.5 feet to an iron pin in the rear line of Lot 134; thence with the line of Lots 134 and 135, S. 70-07 W. 105.0 feet to an iron pin at the joint rear cores of Lots 123 and 124; theme with the line of Lot 123, N. 19-53 W. 165.0 feet to an iron pin on the Southern side of Beaufort Street; thence with the Southern side of Beaufort Street, N. 70-07 E. 105.0 feet to the Beginning corner.

Being the same property conveyed to the Mortgagors by deed of Threatt-Maxwell Enterprises, Inc. of even date, to be recorded herewith.

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 year with the mortgage insurance

12.VO 00.21

The state of