MORTGAGE

. DEC8

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, LARRY A. SIFFORD

(bereinaster reserred to as Mortgagor) SEND(S) GREETING

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LONG ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Thirteen Thousand Nine Hundred Fifty per cent per annum as), with interest thereon at the rate of six & 3/4 evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified (\$ 13.950.00 years after the date hereof. by mutual agreement, in writing, the final maturity of which is 25 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 the reon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the city of Greenville, being known and designated as Lot 94 of Block C of University Heights as shown on plat recorded in plat book BB at pages 21 and being more particularly described according to said plat as follows:

beginning at an iron pin in the southwestern side of Corinne Drive at joint front corner of Lots 93 & 94, and running thence with the joint line of said lots S. 58-47 W. 215.9 feet to an iron pin, rear corner of Lot 41; thence with line of said lot S. 31-16 S. 100.05 feet to an iron pin, rear corner of Lot 95; thence with line of said lot N. 58-47 E. 215.7 feet to an iron pin in the southwestern side of Corinne Drive; thence with said Drive N. 31-13 W. 100 feet to the point of beginning.

"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 mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing."