First Mortgage on Real Estate

Office of South Carolina

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: LEWIS S. KAY and MICKIE M. MAY

(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 TWENTY NINE THOUSAND NINE HUNDRED and no/100------DOLLARS

(\$ 29,900.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in saids note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 30 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 Mortgagor's 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, bying and being in the State of South Carolina, County of Greenville, on the Eastern side of the intersection of Pryor Road and Crafton Street, being shown and designated as Lot No. 33 AVONDALE FOREST, Section 1, on a Plat made by Piedmont Engineers and Architects, recorded in Plat Book RR, Page 187, In the RMC Office for Greenville County, South Carolina, and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at a point on the Eastern side of Pryor Road, and running with said road, N. 17-35 E., 101.1 feet to a point with the intersection of the said Pryor Road and Crafton Street; thence running with said curve, N. 3-10 E., 35.8 feet to a point; thence running with Crafton Street, N. 41-16 W., 94.8 feet to a point; thence running S. 48-44 W., 150 feet to a point; thence running S. 52-20 E., 124.7 feet to the point and place of beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise to pay to the Mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the Mortgage Quaranty Insurance covering this loan and on their failure to pay it, the Mortgagee may advance it for the

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