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GREENVILLE CO. S. C.

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DOMME STANKERSLEY

First Mortgage on Real Estate

MORTGAGE

LEATHERWOOD, WALKER, TODD & MAN

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JANIS L. STEVENS

(hereinaster referred to as Mortgagor) SEND(S) GREETING

(\$23,000.00-----), 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 thirty (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 on the said 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 scaling 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, on the westerly side of Vine Hill situate, lying and being in the State of South Carolina, County of Greenville, on the westerly side of Vine Hill Road, being shown and designated as Lot No. 165, on plat of Pineforest, recorded in the RMC Office for Greenville County, S. C., in Plat Book "QQ", at Pages 106 and 107, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the westerly side of Vine Hill Road, joint front corner of Lots Nos. 164 and 165, and running thence with the joint line of said lots, S. 83-07 W. 159.1 feet to an iron pin; thence N. 19-12 E. 165 feet to an iron pin at corner of Lot No. 166; thence with joint line of Lots Nos. 165 and 166, S. 70-48 E. 175 feet to an iron pin on the westerly side of Vine Hill Road; thence with curve of Vine Hill Road, the chord of which is S. 38-01 W. 100.3 feet to the point of BEGINNING.

In addition to and tagether with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgager promises to pay to the mortgager 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 insurance covering this loan and on his failure to pay it, the mortgager may advance it for the mortgager's amount and collect it as part of the debt secured by the mortgage.

The mortgagor agrees to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company

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