First Mortgage on Real Estate

## MORTGAGE SP 26 4 @ PH. 1962

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT W. SMITH

(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) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in this sum of

--Twenty Two Thousand Five Hundred and No/100DOLLARS (\$ 22,500,00 ), with interest thereon from date at the rate of Six
per centum per annum, said principal and interest to be repaid in monthly instalments of One Hundred
Forty-Six and No/100- Dollars (\$ 146.00 ) each on the first day of each month hereafter until the principal and interest are fully paid; each payment to be applied first to payment of interest and then to payment of principal, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, including advances made by the Mortgagoe 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 (\$3.90) 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,

lying on the west side of Hermitage Road, shown as lot # 106 on plat, of Lake Forest, Section # 2, recorded in the R.M.C. Office for Green, ville County, in Plat Book EE at Page \_\_, and being further described as follows:

BEGINNING at an iron pin on the west side of Hermitage Road, at the joint front corner of lots 106 and 107, and running thence with line of lot 107, N. 81-12 W. 163.8 feet to iron pin; thence N. 6-36 E. 153.2 feet to an iron pin at the corner of lot 97-A; thence along the line of lot 97-A, N. 72-20 E. 83.4 feet to point on a branch; thence with the branch as a line the traverse being S. 58-32 E. 140.2 feet to a point on Hermitage Road, which point is 7 feet in a southerly direction from the said branch, which is the line; thence along the curve of Hermitage Road, the chord of which is S. 41-48 W. 66.4 feet to an iron pin; thence S. 15-22 W. 60 feet to the point of beginning;

Being the same property conveyed to the mortgagor by Harriette D. Boggs by deed to be recorded.

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 one per cent of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now of hereafter, attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, he equipment, other than the usual household furniture, he equipment, other real estate.