TREENVILLE OU. S. C.

SEP 5 8 49 AM 1968

First Mortgage on Real Estate

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MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JOE EARL KIRBY AND EVELYN R. KIRBY

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

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 thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot 65 on plat entitled Monaghan Subdivision, Section 2, recorded in Plat Book GG at page 151 in the RMC Office for Greenville County, and more particularly described as follows:

Beginning at an iron pin on the northeastern side of Monaview Street at corner of Lot 64 and running thence along said Street, S 51-30 E 75 feet to an iron pin at joint front corner of Lot 66; thence with line of said lot, N 38-30 E 160 feet to an iron pin at joint rear corner of Lots 65 and 66; thence with line of Lot 89, N 51-30 W 75 feet to an iron pin at joint rear corner with Lot 64; thence with line of said lot, S 38-30 W 160 feet to the point of beginning.

Being the same property conveyed to the mortgagor by deed of Joe E. Hawkins Enterprises, Inc., to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's account and collect it as a part of the debt secured by the mortgage.

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 or 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, be considered a part of the real estate.