First Mortgage on Real Estate

MORTGAGE

BOOK 1108 PAGE 341

NOV 5 3 44 PM 1958

CLUTE FRANCHICK TH

n. M.C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Kay M. Ness

(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, at the northwestern corner of the intersection of Calvin Road and Howell Road near the City of Greenville, being shown as Lot 48 on plat of Heritage Hills recorded in Plat Book YY at page 187, and more fully described as follows:

Beginning at an iron pin on the northern side of Colvin Road at the joint front corner of Lots 48 and 49 and running thence with line of Lot 49, N 9 E 162 feet to an iron pin; thence N 89-40 E 169 feet to an iron pin on Howell Road; thence with the western side of said Road, S 28-31 W 179.8 feet to an iron pin; thence with the curve of the intersection of Howell Road and Colvin Road, the chord of which is S 64-47 W 40.4 feet to an iron pin on Colvin Road; thence continuing with said Road, N 78-56 W 73.4 feet to the beginning corner.

Being the same property conveyed to the mortgagor by deed of Threatt-Maxwell 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, mortgagor promises to pay to the mortgagee the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on her failure to pay it, mortgagee may advance it for mortgagor's account and collect it as a part of the debt secured by the mortgage.

Mortgagor agrees that after the expriation of 10 years from date hereof mortgagee may at its option apply for mortgage insurance for an additional 5 years with the mortgage insurance company insuring this loan, and mortgagor promises to pay to the mortgagee as premium for such insurance 1/2% 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 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.

SATISFACTION TO THIS MORTGAGE SEE SFACTION BOOK _____PAGE _____ R. M. C. FOR GREENVILLE COUNTY. S. C. AT ... O'CLOCK M. NO.