GREEN BOOK 124 PAGE 47

First Mortgage on Real Estate

APR 25 4 20 PH '69 MORTGAGE OLLIE FARNSWORTH

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

FRED F. EVANS

(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, on the southeastern corner of the intersection of Wood Heights Avenue and Wood Creek Drive near the City of Greenville, being shown as Lot 20 on Wood Creek Drive on plat of EDWARDS FOREST, SECTION III, recorded in Plat Book BBB at page 149 in the RMC Office for Greenville County, and having according to said plat the following metes and bounds:

Beginning at an iron pin on the southeastern side of Wood Heights Avenue at joint front corner of Lots 20 and 21 and running thence with line of Lot 21, S 41-36 E 200 feet to an iron pin in line of Lot 36; thence with line of said lot, S 48-24 W 19.5 feet to an iron pin on Wood Creek Drive; thence with the eastern side of Wood Creek Drive, as follows: S 88-35 W 79.8 feet, N 80-55 W 71.3 feet, and N 63-31 W 76 feet to an iron pin; thence with the curve of the intersection of Wood Creek Drive and Wood Heights Avenue, the chord of which is N 7-33 W 28 feet to an iron pin; thence with the southeastern side of Wood Heights Avenue, N 48-24 E 138.1 feet to the beginning corner.

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 the original amount of this loan in payment of the mortgage guaranty 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 hereby.

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. The mortgager agrees that after the expiration of 10 years from the 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 mortgager agrees to pay to the mortgagee as premium for such insurance mortgager agrees to pay to the mortgagee as premium for such insurance 1/2% of the principal balance then existing.