First Mortgage on Real Estate

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MORTGAGE

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

OLLIE FARNSWORTH

TO ALL WHOM THESE PRESENTS MAY CONCERN:

We, WILLIAM J. DOUGIAS and LOU E. DOUGIAS,

(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 Mortgagoe 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 southern side of Wether 111 Road, known as Lot 121 on plat entitled Del Norte Estates, Sheet 2, and recorded in the RMC Office for Greenville County in Plat Book WMW, Pages 32 and 33 and having according to said plat, the following metes and bounds, to wit:

Beginning at an iron pin on the southern side of Wetherill Road at the joint front corner of Lots 121 and 120 and running thence with the line of Lot 120 S 7-35 W 159.9 feet to an iron pin; thence S 84-39 E 181.3 feet to an iron pin on the western side of Del Norte Road; thence on the western side of said road N 23-36 W 50.1 feet and N 18-39 W 105.65 feet to an iron pin at corner of Del Norte Road and Wetherill Road; thence with said corner N 52-37 W 41.47 feet to an iron pin on the southern side of Wetherill Road; thence with the southern side of Wetherill Road N 86-35 W 72.6 feet to the beginning corner.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgager promises to pay to the mortgage 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 mortgage may advance it for the mortgager's account and collect it as a part of the debt secured by the mortgage.

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 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.