SEP 12: 3 28 PH '69

First Mortgage on Real Estate

MORTGAGE FARMSWORTH

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Willis P. Duncan, Jr.,

and Gayle H. Duncan

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

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe for such further sums as may be advanced or readvanced to or for the Mortgagor's account, 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 he 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, being shown as Lot 96 on the northern side of Mimosa Street on plat of Heritage Hills recorded in Plat Book YY at page 187 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 northern side of Mimosa Street at the joint front corner of Lot 95 and running thence with line of Lot 95, N 17-28 N 157 feet to an iron pin at corner of Lot 85; thence with thee of Lot 85, S 78-27 N 105 feet to an iron pin at the corner of Lot 97; thence with time of Lot 97, S 17-41 E 154 feet to an iron pin on the northern side of Mimosa Street; thence with the side of Mimosa Street; thence with the side of Mimosa Street, N 80-11 E 105 feet to the beginning corner.

Being the same property conveyed to the mortgagor by deed of Bob Maxwell Builders, 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 mortgagors promise to pay to the mortgage the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan; and on their failure to pay it, mortgagee may advance it for mortgagors' account and collect it as a part of the debt secured breeby.

The mortgagors agree 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 mortgagors agree 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.