First Mortgage on Real Estate

OLLHELDY IL ISWORTH MORTGAGE 8003 1142 HAGE 205

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Ronald L. Blais and Eva A. Blais (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Twenty-Five Thousand Six Hundred Fifty and no/100 DOLLARS

(\$ 25,650,00), with interest thereon at the rate of 8% & 7 3/4% per cent per annum as evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is twenty-five years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

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 Mortgagoe, 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, at the northeasterly intersection of Hermitage Road and Malvern Place, near the City of Greenville, S. C., being known and designated as Lot No. 169, Section III, Lake Forest, as recorded in the RMC Office for Greenville County, S. C., in Plat Book GG, at Page 77 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of Hermitage Road, said pin being the joint front corner of Lots 169 and 177 and running thence with the joint line of said Lots N 45-07 E 180 feet to an iron pin, the joint rear corner of Lots 177 and 169; thence N 43-13 W 170.4 feet to an iron pin on the southeasterly side of Malvern Place; thence with the southeasterly side of Malvern Place S 46-28 E 160 feet; thence with the curve of the intersection of Malvern Place and Hermitage Road, the chord of which is S 0-41 W 35 feet to an iron pin on Hermitage Road; thence with the northeasterly side of Hermitage Road S 44-53 W 149.7 feet to an iron pin, the point of beginning.

In addition to and together with the monthly payments of principle 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 mortgage 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 mortgage as premium for such insurance one-half of 1% 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 apper taining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, philophing, and lighting fixtures and any office equipment or fixtures now or hereafter attached, connected, or fitted sheets 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.