First Mortgage on Real Estate

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MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Norman West and Carol D. West

(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, City of Greenville, being, shown as Lot 75 of a subdivision known as Homestead Acres on plat prepared by Piedmont Engineering Service dated April 26, 1963, and recorded in the RNC Office for Greenville County in Plat Book XX at page 143, and having according to said plat the following metes and bounds:

Beginning at an iron pin on the southern side of Havenhurst Drive at the joint front corner of Lots 74 and 75; thence running then with the line of Lot 74, S 7-56 E 174.4 feet to an iron pin; thence S 82-26 W 90 feet to an iron pin at the joint rear corner of Lots 75 and 76; thence with the line of Lot 76, N 7-57 W 174.6 feet to an iron pin on Havenhurst Drive; thence with the line of said Drive, N 82-32 E 90 feet to the beginning point.

Being the same property conveyed to the mortgagors by deed of Robert L. Ware and Jacqueline C. Ware by deed to be recorded herewith.

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 Toan; 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.