First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JOHN V. MANATIS AND REBECCA H. MANATIS

(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 _______ DOLLARS (\$ 30,600.00), with interest thereon at the rate of _______ percent 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 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 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 33 on plat of Edwards Forest, Section II, recorded in Plat Book RR at page 20, and having according to said plat the following metes and bounds:

Beginning at an iron pin on the western side of Randy Drive at the joint front corner of Lots 32 and 33 and running thence along line of Lot 32, S 67-28 W 200 feet to an iron pin; thence N 22-32 W 100 feet to an iron pin at corner of Lot 34; thence with line of Lot 34, N 67-28 E 200 feet to a point on the western side of Randy Drive; thence with said Drive, S 22-32 E 100 feet to the beginning corner.

Being the same property conveyed to the mortgagors by deed of Guilford E. Smithson and Renee J. Smithson to be recorded herewith.

The mortgagors agree that after the expiration of 10 years from date 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 aspremium 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.