OLLIE FARNSWORTH

BOOK 1195 PAGE 265

Mali

First Mortgage on Real F

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James H. Chapman/and Janet G. Chapman

(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, at the southeastern intersection of Holmes Drive and Dellwood Drive in the City of Greenville, being shown as Lot No. 120 on plat of Property of Central Development Corporation recorded in Plat Book Y at page 149 in the RMC Office for Greenville County, and being more particularly lescribed as follows:

Beginning at an iron pin in the south side of Dellwood Drive, joint from corner of Lots 120 and 121, and running thence with Dellwood Drive.

N 75-02 W 75 feet; thence with the curve of Dellwood Drive, the abord of which is S 70-48 W 41.4 feet to an iron pin at the east side of Volues Drive; thence with Holmes Drive, S 36-38 W 41.1 Feet to an iron pin; thence continuing with Holmes Drive, S 32-31 W 94 feet to an iron pin, joint front corner of Lots 119 and 120; thence with line of said lots, S 72-30 W 137.9 feet to an iron pin in line of Lot 121; thence with line of said lots, N 20-20 E 157.2 feet to the point of beginning.

The mortgagors agree that after the expiration of 10 years from late, the mortgage may at its option apply for mortgage insurance for an additional period of 5 years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to mortgage as premium for such insurance 1/27 of the principal halance 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.