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GREENVILLE CO. S. C.

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BOOK 1195 PAGE 361

First Mortgage on Real Estate

OLLIE FARNSWORTH
R.M.C.
MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: GARY K. CULBERTSON AND NANCY S.

CULBERTSON

(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 Sixteen Thousand One Hundred Fifty and No/100----- DOLLARS (\$ 16,150.00-----), with interest thereon at the rate of seven and three-fourths 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 thirty (30)----- 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 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, Town of Fountain Inn, on the westerly side of Yorktown Drive, being shown and designated as Lot No. 102, on plat of Stonewood, recorded in the RMC Office for Greenville County, S. C., in Plat Book "4 F", at Page 16, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the westerly side of Yorktown Drive, joint front corner of Lots Nos. 102 and 103, and running thence N. 76-14 W. 159.3 feet to an iron pin; running thence with the line of Lot No. 107, N. 61-07 W. 71.9 feet to an iron pin; thence with the line of Lot No. 94, N. 27-07 E. 89 feet to an iron pin; thence with the line of Lot No. 101, S. 65-58 E. 210.1 feet to an iron pin on the westerly side of Yorktown Drive; thence with the westerly side of the curve of Yorktown Drive, S. 20-49 W. 35 feet to an iron pin and S. 3-21 W. 40 feet to an iron pin, the point of BEGINNING.

The mortgagors agree that after the expiration of ten (10) years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five (5) years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee 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 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.