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GREENVILLE CO. S. C.

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First Mortgage on Real Estate

Wade Hampton

ELIZABETH RIDDLE
R.M.C.
MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Fred C. Herman, Jr. and Carole E. Herman (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 Eighteen Thousand Fifty and no/100----- DOLLARS

(\$ 18,050.00-----), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 25----- 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, being shown as Lot 196 on plat of Addition No. 1 to South Forest Estates, recorded in Plat Book EE at page 195 in the RMC Office for Greenville County, and having the following metes and bounds:

Beginning at an iron pin at corner of Lots 195 and 196; thence with Lot 195, N 1-39 W 194.05 feet to an iron pin; thence N 87-37 E 75 feet to an iron pin; thence with Lot 197, S 1-39 E 195 feet to an iron pin on Plainfield Drive; thence S 88-21 W 75 feet to the beginning corner.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, mortgagors promise to pay to mortgagee for the term of the guaranty policy the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan, and on their failure to pay it, mortgagee may advance it for mortgagors' account and collect it as a part of the debt secured by the mortgage.

The mortgagors agree that after the expiration of 10 years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of 5 years with the mortgage insurance company insuring this loan, and mortgagors agree to pay to mortgagee as premium for such insurance 1/2% of the then existing balance.

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.