CREENVILLE CO. S. C.

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First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: William F. Lovett and Frances

N. Lovett

(bereinafter referred to as Mortgagor) SEND(S) GREETING:

(\$24,700.00), 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 bereafter constructed thereon, situate, lying and being in the State of Scuth Carolina, County of Greenville, at the northwestern intersection of Whitehall Street and West Croft Street in the City of Greenville, County of Greenville, State of South Carolina and being more particularly shown on plat entitled "Property of John H. Dyar and Mildred S. Dyar", prepared by Dalton & Neves, Engineers, dated April, 1964, said plat being recorded in the RMC Office for Greenville County in Plat Book FFF at page 111 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of West Croft Street (said pin being located N. 85-39 W. 280 feet from the northwestern intersection of Whitehall Street and West Croft Street) and running thence N. 1-41 W. 208 feet to an iron pin on the northern side of West Croft Street; thence running along and with the northern side of West Croft Street, S. 85-39 E. 70 feet to the beginning point.

This being the identical property conveyed to the Mortgagors by Deed of Waddy Smith Batson and Edna M. Batson to be recorded forthwith.

For a more particular description see the aforesaid plat.

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

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, he considered a part of the real estate.

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