GREENVILLE CO. S. C.

OCT 31 12 11 F11 77

First Mortgage on Real Estate

Concentral

Concentral

Concentral

Concentral

Country of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERNOV. W. Jernigan and Hilda M.

16341

Jernigan

(hereinafter referred to as Mortgagor) SEND(S) GREETING: 200

(\$ 35,600.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in stated note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of shirts is Thirty (30) years after the date hereof, unless extended by mutual consent, the terms of said note 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, hing and being in the State of South Carolina, County of Greenville, being known and designated as Lot 26 of a Subdivision known as Heritage Hills as shown on a plat thereof which plat is of record in the R.M.C. Office for Greenville County in Plat Book YY-187 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Butler Springs Road at the joint front corner of Lots 26 and 27 and running thence with the joint line of said lots N.9-45W. 170 feet to a point in the Duke Power right-of-way; thence N.80-15E. 105 feet to a point at the joint rear corner of Lot 25; thence along the joint line of Lots 25 and 26 S.9-45E. 170 feet to a room pin on the northern side of Butler Springs Road; thence along the rorthern side of Butler Springs Road; the beginning corner.

DERIVATION: 1009-696, Block Book Reference: 277.4-1-26

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.

600 600 600