## GREENVILLE CO. S. C. MAY 26 | 34 PH '69 OLLI MEORN 340 AT & E R. M. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: ROY EUGENE PHILLIPS AND MARY LEE

PHILLIPS

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

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sum 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling 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 Mortgagoe, 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, on the northerly side of Fernwood Drive, being shown and designated as Lot No. 3, on plat of Edwards Forest, Section IV, recorded in the RMC Office for Greenville County, S. C., in Plat Book "JUJ", at Page 82, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Fernwood Drive, joint front corner of Lots Nos. 3 and 4, and running thence with the common line of said lots N. 33-15 W. 175 feet to an iron pin; running thence N. 56-45 E. 100 feet to an iron pin; running thence with the common line of Lots Nos. 2 and 3, S. 33-15 E. 185.9 feet to an iron pin on the northerly side of Fernwood Drive; running thence with the northerly side of said Drive S. 62-59 W. 100.8 feet to 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 mortgagors agree to pay to the mortgagee as premium for such insurance one-half of 1% of the principal balance then existing.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise to pay to the mortgagee 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 their failure to pay it, the mortgagee may advance it for the mortgagors' account and collect it as a part of the debt secured by the mortgage.

Together with all and singular the rights, members, hereditainents, 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.

For Traditiostion agreement & Closumption les R. E. M. Brok 1153 Bage 59.