GREENVILLE CO. S. C.

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State of South Carolina

GREENVILLE COUNTY OF

To All Whom These Presents May Concern:

W. F. SHIVERS, SR.

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

FIFTEEN THOUSAND and no/100------- (\$ 15,000.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

from date, with interest to be paid in quarterly installments of \$470.05 modules which with the production of \$470.05 modules with the \$470.05 modules with the production of \$470.05 modules with the \$470.05

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said hote and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW KNOW ALL MEN. That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagor to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the scaling 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lots Nos. 5, 6, 19 and 20 of a subdivision knosn as ROSEWOOD ACRES according to a Plat thereof prepared by Terry T. Dill, Surveyor, dated April 1960, and recorded in the RMC Office for Greenville County in Plat Book MM, Page 154 and having the following metes and bounds, to-wit:

Lots 5 and 6: BEGINNING at an iron pin on the Southern side of Brushy Creek Road at the joint front corner of Lots Nos. 4 and 5, and running thence with the joint line of said property, S. 4-07 E., 265.4 feet to an iron pin in the line of Lot 14; and running thence with the rear line of Lots 14 and 13, S. 81-08 E., 200 feet to an iron pin at the joint rear corner of Lots Nos. 6 and 7; and running thence with the joint line of said lots, N. 4-20 W., 266 feet to an iron pin on the Southern side of Brushy Creek Road; thence running with the Southern side of Brushy Creek Road, N. 80-20 W., 100 feet to an iron pin at the joint front corner of Lots Nos. 5 and 6; thence running still with the Southern side of Brushy Creek Road, N. 82-05 W., 100 feet to the point of beginning. Lots 19 and 20: BEGINNING at an iron pin on the Southern side of Lynn Drive at the joint corner of Lots 19 and 21; and running thence with the rear lines of Lots 19 and 20, S. 3-00 E., 200 feet to an iron pin at the corner of Lots 20 and 21; and running thence with the line of Lot No. 20, N. 85-00 W., 175 feet to an iron pin on the Eastern side of Cunningham Road; thence running with the Eastern side of Cunningham Road, N. 7-25 W., 95 feet to an iron pin at the joint front corner of Lots Nos. 19 and 20; and continuing thence with the Eastern side of Cunningham Road, N. 10-0 W., 71 feet to an iron pin at the intersection of Cunningham Road and Lynn Drive; and running thence with the curvature of said intersection, the chord of which is N. 41-50 E., 39.3 feet to an iron pin on the Southern side of Lynn Drive and running thence with the Southern side of Lynn Drive, S. 86-21 E., 168 feet to the point of beginning.