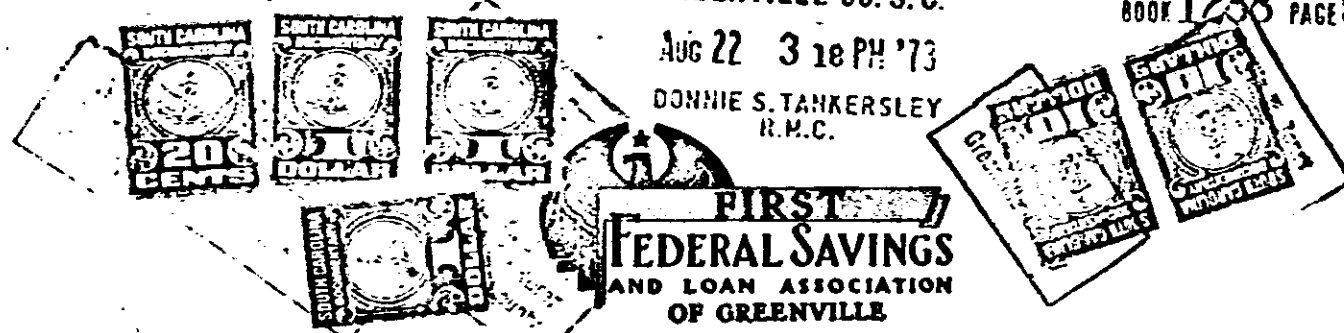


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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1288 PAGE 579



FIRST  
FEDERAL SAVINGS  
AND LOAN ASSOCIATION  
OF GREENVILLE

State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

2320

To All Whom These Presents May Concern:

We, Jay N. Swarr and Ralynna S. Swarr, of Greenville County

(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

Fifty-Eight Thousand and No/100-----(\$ 58,000.00 )

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 conditions), said note to be repaid with interest as the rate or rates therein specified in installments of

Four Hundred Twenty-Nine and 18/100-----(\$ 429.18 ) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 29 years after date; and

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 note 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 Mortgagee 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 sealing 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, on the north side of Dameron Avenue in the City of Greenville, being shown as Lot No. 42 on Plat of Section F of Gower Estates, recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book JJJ at Page 99, made by R. K. Campbell and Webb Surveying & Mapping Company, November 1965, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Dameron Avenue at the joint front corner of Lots 41 and 42 and runs thence along the line of Lot 41, N. 1-27 W. 248.4 feet to an iron pin; thence N. 86-24 W. 59 feet to an iron pin; thence N. 63-24 W. 40 feet to an iron pin; thence along the line of Lot 43, S. 17-22 W. 336.1 feet to an iron pin on Dameron Avenue; thence with the curve of Dameron Avenue (the chord being N. 89-57 E. 56.2 feet) to an iron pin; thence still along Dameron Avenue, N. 70-42 E. 154 feet to the beginning corner."

ALSO: All those pieces, parcels or lots of land in Chick Springs Township, County of Greenville, State of South Carolina, , being known and designated as Lots 287 and 288 of property of Robert J. Edwards, which plat is recorded in the R. M. C. Office for Greenville County in Plat Book EE, Page 61 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the western corner of the intersection of Cherokee Drive and Barbara Avenue and running thence along said Barbara Avenue, N. 43 E. 200 feet to an iron pin at the joint front corner of Lots 286 and 287; thence along the line of Lot 286, S. 47 E. 200 feet to an iron pin in the line of Lot 338; thence S. 43 W. 194.3 feet to an iron pin on the northeasterly side of Cherokee Drive; thence along Cherokee Drive, N. 48-37 W. 200.1 feet to the point of beginning;

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