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GREENVILLE CO. S. C.

MAY 23 2 33 PM '71

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OLLIE FARNSWORTH
R.H.C.

DEED AND RECORDS IN FILE
NO. 177 OF DAY 11

First Mortgage on Real Estate

MORTGAGE

MAY 17 1971

*Consolidated
Donnie & Jennifer
RMC*

BY *Donnie Baird*
ASSL. S.A.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

31269 *Kathy Jefferson*
REC'D BY

TO ALL WHOM THESE PRESENTS MAY CONCERN: Gerald H. Lord and Jolene T. Lord

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

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Twenty-Five Thousand Four Hundred and Fifty and NO/100----- DOLLARS (\$ 25,450.00), with interest thereon at the rate of eight per cent per annum as evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is 30 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 hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville and being shown as Lot 47 and the easterly one-half of Lot 46 on a plat of Section A, Gower Estates, plat of which is recorded in the R/C Office for Greenville County in Plat Book QQ, Pages 146 and 147 and having the following metes and bounds, to-wit:

Beginning at an iron pin on the northerly side of Don Drive at the joint front corner of Lots 47 and 48 and running thence with the common line of said Lots N.0-09 E. 165.7 feet to an iron pin; thence N.86-11 W. 64 feet to an iron pin; thence N.75-49 W. 33.5 feet to a point in the center of the rear line of Lot 46; thence a new line through the center of Lot 46 in a southwesterly direction 171 feet, more or less to a point on the northly side of Don Drive; thence with said Drive S.80-21 E. 44 feet to an iron pin; thence continuing with said Drive S.87-53 E. 88 feet to the point of beginning.

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 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.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance

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