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State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Ronnie D. Hackett and Geraldine F. Hackett

thereinafter 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 Mortgagoe) in the full and just sum of

Twenty-Seven Thousand and No/100ths----- (\$ 27,000.00)

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 Two Hundred

Seventeen and 42/100ths----- (5 217.42) 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 sconer paid, to be due and payable

25 years after date, and

WHEREAS, said rate 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 fubric 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 Mortgazor 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 Mortzagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortzagor to the Mortzagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortzagor in hard well and tridy paid by the Mortzagoe at and before the scaling of these presents, the receipt whereof is briefly acknowledged, has granted, bargained, self- and released, and by these presents does grant, bargain, self-and release unto the Mortzagoe, its successors and assigns, the following described real estate:

All that piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, on the eastern side of Howell Road, being shown as Lot No. 92, on a plat of Addition to Wellington Green Subdivision, which plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book RR, Page 99 and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the easterly side of Howell Road at the joint front corner of Lots 37 and 92 and running thence with the common line of said lots S. 88-20 E. 161.8 feet to an iron pin; thence S. 2-20 E. 112.8 feet to an iron pin; thence N. 87-30 W. 170 feet to an iron pin on the eastern side of Howell Road; thence with Howell Road N. 1-53 E. 110 feet to the beginning corner.

