



State of South Carolina

COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Donald B. Hayes and Lillie D. Hayes

(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 thirty-two thousand
and no/100----- (\$32,000.00--)

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 Fifty-
one and 75/100----- (\$ 251.75-----) 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 30 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 collat-
erals 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

All that certain piece, parcel or lot of land lying in the State of South Carolina,
County of Greenville, shown as Lot on Black Drive, on Plat of Mrs. Lillie D.
and Donald B. Hayes, by J. L. Montgomery, III, RLS, dated April 21, 1975,
recorded in Plat Book 5K at page 123 and having the following courses and
distances as will appear below:

BEGINNING at an iron pin approximately 535.5 feet east of Riley Smith Drive;
thence with Black Drive, N. 74-38 E. 60 feet to an iron pin; thence N. 3-24 E.
100 feet to an iron pin; thence N. 66-21 E. 28 feet to an iron pin; thence with the
joint property line of Ethel S. Duncan, N. 7-27 W. 200.9 feet to an iron pin; thence
with Peden Line, S. 60-23 W. 97.08 feet to an iron pin; thence with the joint line
of property of Mary J. Peden, S. 4-20 E. 279.31 feet to the point of beginning.

Being the same property conveyed to the mortgagors herein by deed recorded in
Deed Book 1017 at page 320.



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