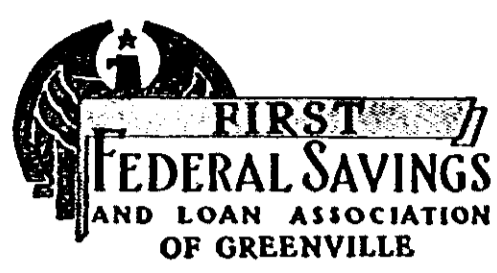


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State of South Carolina
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Richard A. Almeida and Margaret A. Almeida

(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 Six Thousand Eight Hundred and No/100 (\$ 36,800.00)

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 Eighty-Nine and 52/100 (\$ 289.52) 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 thirty 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

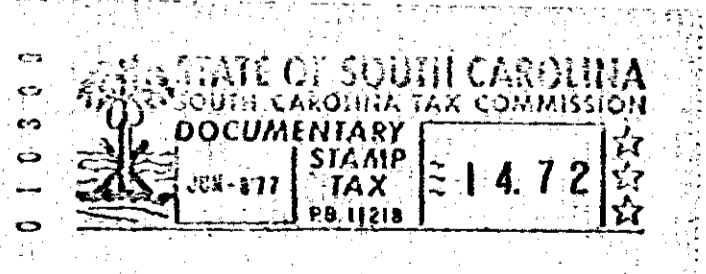
WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

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 and being known and designated as Lot 91 on Plat of Subdivision of Heritage Hills recorded in the RMC Office for Greenville County in Plat Book YY at Page 187 and having according to said plat metes and bounds to-wit:

BEGINNING at an iron pin on the Western side of Butler Springs Road and running thence with the Western side of said Road, N. 13-30 E. 115 feet to an iron pin; thence N. 76-30 W. 130 feet to an iron pin; corner Lot 89; thence with the line of said Lot, S. 49-24 W. 60.9 feet to an iron pin, corner of Lot 93; thence with the line of said Lot, S. 4-25 W. 66.8 feet to an iron pin, corner Lot 92; thence with the line of said Lot, S. 76-30 E. 155 feet to point of beginning.

This being the same property acquired by the Mortgagors herein by Deed of Lester R. Hannibal and Marie N. Hannibal recorded June 24, 1970 in Deed Book 892 at Page 595 in the RMC Office for Greenville County.



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