1127 H257'' MORTGAGE

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Barry K. Shriver and Barbara A. Shriver

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

(\$ 40,200.00 ), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is Thirty (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 scaling 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,

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, on the Northeastern side of Lullwater Road, being known and designated as Lot #31, on plat of Northside Gardens, prepared by Dalton & Neves in November 1946, and recorded in the R.M.C. Office for Greenville County in Plat Book S at Page 17, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeastern side of Lullwater Road, joint front corner of Lots No. 30 and 31, and running thence with said lots, N. 48-52 E. 236.1 feet to an iron pin; thence with line of Lot No. 20, 19, and 18, S. 35-45 E. 100.4 feet to an iron pin, rear corner of Lot 32; thence with the line of said lot, S. 48-52 W. 226.1 feet to an iron pin on the Northeast side of Lullwater Road; thence with the Northeast side of said Road, N. 41-08 W. 100 feet to the point of beginning.

This conveyance is made subject to restrictive covenants recorded in Deed Book 328 at Page 22 and Deed Book 462 at Page 337.

DERIVATION: This is that same property conveyed to Barry K. Shriver and Barbara A. Shriver by deed of Estate of Pearl M. Edwards dated and recorded concurrently herewith.

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 a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nin years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal

balance of this loan. The mortgagee may advance this premium and collect it as Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

part of the debt secured by the mortgage if the mortgagor fails to pay it.

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