JOL 5 11 29 1961

STATE OF SOUTH CAROLINA,

County of

Greenville.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

we, James B. Foy and Betty D. Foy

of the City of Greenville ..., State of South Carolina, hereinafter spoken of as the Mortgagor, send greetings:

In monthly installments of One Hundred Fifteen and 98/100 Dollars, (\$115.98), commencing on the first day of August, 1961, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 1986. Out of each monthly installment, accrued interest to the due date of such installment to be credited first with the remainder of such installment to becredited to principal.

NOW, KNOW ALL MEN, that the said Mortgagor, in consideration of the said debt and sum of money mentioned in the said note and for the better securing the payment of the said sum of money mentioned in the said note or of any renewal or extension thereof, with interest thereon, and also for and in consideration of the sum of One Dollar in hand paid by the said Mortgagee, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released and by these presents does grant, bargain, sell, convey and release unto the said Mortgagee and to its successors, legal representatives and assigns forever:

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 75 according to plat of Section 1 of Lake Forest recorded in the RMC Office for Greenville County, in Plat Book GG, Page 17, and having according to said plat and according to a more recent survey made by R. B. Bruce, RLS, dated June 20, 1961, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Lake Fairfield Drive; the front corner of Lots Nos. 74 and 75, and thence with the joint line of said lots N. 15-09 W, 205.6 feet to an iron pin in line of Lot No. 60; thence with line of said lot, N. 59-09 E, 68.3 feet to an iron pin in corner of Lot No. 76; thence with the line of said lot, S. 29-25 E, 191 feet to an iron pin on the northwestern side of Lake Fairfield Drive; thence with said drive, the northwestern side thereof, S. 52-50 W, 60 feet to an iron pin; thence continuing with the northwestern side of said drive, S. 60-02 W, 60 feet to the beginning corner.

Together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, the mortgagor covenants and agrees to pay to the mortgagee, on the first day of each month until said note is fully paid, a sum equal to the premiums that will next become due and payable on policies of fireand other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the mortgagee), less all sums already paid therefor, divided by the number of months to elapse before one month prior to the date when such premiums, taxes and assessments will become delinquent; such sums to be held by the mortgagee in trust to pay said premiums, taxes and special assessments.