First Mortgage on Real Estate

GREENVILLE CO. S. O

MORTGAGE APR 26 1134 AM 1962

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

We, Gene B. Pack & Rose M. Pack

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

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of Fourteen Thousand Eight Hundred Fifty

DOLLARS (\$ 14,850.00), with interest thereon from date at the rate of six (6%)

per centum per annum, said principal and interest to be repaid in monthly instalments of

Ninety-six & No/100 Dollars (\$ 96.00) each on the first day of each month hereafter until the principal and interest are fully paid; each payment to be applied first to payment of interest and then to payment of principal, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, 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 sealing 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, and being known and designated as Lot No. 23 of a subdivision known as McSwain Gardens, a plat of which is of record in the RMC Office for Greenville County in Plat Book GG at page 75, and having the following metes and bounds, to-wit:

Beginning at a point on the northeastern side of Shannon Drive, at the joint front corner of Lots 22 and 23 and running thence N. 43-40 E. 205.7 feet to a point at the joint rear corner of Lots 22 and 23; thence S. 25-41 E. 100 feet to a point at the joint rear corner of Lots 23 and 24; thence S. 43-40 W. 170.4 feet to a point on the northeastern side of Shannon Drive at the joint front corner of Lots 23 and 24; thence with the northeastern side of Shannon Drive N. 46-20 W. 93.6 feet to the point of beginning.

This loan is insured by the Mortgage Guaranty Insurance Corporation and it is understood and agreed that at the expiration of 10 years from the date of this mortgage, Fidelity Federal Savings and Loan Association may at its option, apply for insurance for an additional five years with Mortgage Guaranty Insurance Corporation, and the mortgager will pay to Fidelity Federal Savings and Loan Association a premium for such insurance of 1/2 of 1% of the principal balance then existing; and this agreement and covenant shall be binding on myself, my heirs, successors and assigns.

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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.