

First Mortgage on Real Estate

MORTGAGE NOV 4 8 19 AM 1964

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

OLLIE FARNSWORTH  
R. M. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: J. Wallace Smith

(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) in the sum of - - - - -  
**NINETEEN THOUSAND EIGHT HUNDRED AND NO/100THS - - - - - DOLLARS**  
(\$ **19,800.00** ), with interest thereon at the rate of **six (6%)** per cent per annum as evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is **twenty-five** 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 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, near the City of Greenville, on the northeastern side of Lake Fairfield Drive, being known and designated as Lot No. 68 on plat of Section 1 of Lake Forest Subdivision made by Piedmont Engineering Service July, 1953, and recorded in the RMC Office for Greenville County in Plat Book GG 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 Lake Fairfield Drive, joint front corner of Lots 67 and 68 and running thence with the joint line of said lots, N. 64-30 E. 171.4 feet to an iron pin; thence S. 38-10 E. 93.1 feet to an iron pin, joint rear corner of Lots 68 and 69; thence with the joint line of said lots, S. 55-45 W. 195.6 feet to an iron pin on the northeastern side of Lake Fairfield Drive; thence with Lake Fairfield Drive, N. 25-12 W. 120 feet to the beginning corner.

This being the same property conveyed to the Mortgagor herein by deed recorded in Deed Book 713 at page 286.

In addition to and together with the monthly payments of principle and interest under the terms of the note secured hereby, the Mortgagor promises to pay to the Mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the Mortgagee may advance it for the Mortgagor's account and collect it as part of the debt secured by the mortgage.

The Mortgagor agrees that after the expiration of ten years from the date hereof, the Mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company 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 insuring this loan, and the Mortgagor agrees to pay to the Mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing.