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BOOK 1043 PAGE 400

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA } COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Richard E. Hayward, Jr. & Jeannette D. D. Hayward (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 Twenty-Four Thousand Eight Hundred Fifty & No/100 DOLLARS (\$24,850.00), with interest thereon at the rate of 6 3/4 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 25 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, in Butler Township, near the City of Greenville, being known and designated as Lot No. 83 of a subdivision known as McSwain Gardens, as shown on plat recorded in Plat Book GG at Page 75, and having the following metes and bounds:

"BEGINNING at a point on the northwestern side of McSwain Drive, joint front corner of Lots 82 and 83, and running thence with the joint line of said lots, N. 65-32 W. approximately 208.5 feet to a point in Brushy Creek, joint rear corner of Lots 82 and 83; thence with said Creek as a line approximately N. 24-52 E. approximately 165.1 feet to a point, joint rear corner of Lots 83 and 84; thence with the line of said lots S. 45-16 E. approximately 241.4 feet to a point on the northwestern side of McSwain Drive, joint front corner of Lots 83 and 84; thence with the northwestern side of said Drive S. 40-25 W. 68 feet to a point; thence continuing with the northwestern side of said Drive S. 24-28 W. 16 feet to the point of beginning."

Being the same property conveyed to the mortgagors by Dean A. Bixler by deed to be recorded herewith.

The mortgagors agree 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 insuring this loan, and the mortgagors agree to pay to the mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing.

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.