



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Jane H. Richardson

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

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Twenty-Two Thousand Five Hundred and No/100-----(\$ 22,500.00) Dollars, as evidenced by Mortgagor's promissory note of even date herewith, said note to be repaid with interest at the rate

therein specified in installments of One Hundred Fifty-Five and 47/100-- (\$ 155.47) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 25 years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall, at the option of the holder thereof become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for such proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the Northeastern side of Highland Drive in the City of Greenville, being known and designated as a portion of Lots Nos. 38 and 39 as shown on a plat of property of C. E. Martin recorded in the RMC Office for Greenville County, South Carolina, in Plat Book F at Pages 102 and 103, and having, according to a more recent plat prepared by Piedmont Engineering Service, dated August 9, 1952, revised October 20, 1961, entitled "Property of George E. McDougall" and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book ___ at Page ___, the following metes and bounds:

BEGINNING at an iron pin on the Northeastern side of Highland Drive, which iron pin is located 166 feet in the Southeasterly direction from the Northeastern corner of the intersection of Highland Drive and Tomassee Avenue, and running thence N. 48-50 E. 180 feet to an iron pin in the line of Lot No. 28; thence with the rear lines of Lots 28 and 29, S. 41-10 E. 100 feet to an iron pin; thence S. 48-50 W. 180 feet to an iron pin on the Northeastern side of Highland Drive; thence with the Northeastern side of Highland Drive, N. 41-10 W. 100 feet to the point of beginning.

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 a part of the debt secured by the mortgage.

FOR SATISFACTION TO THIS MORTGAGE SEE SATISFACTION BOOK 31 PAGE 255

RECORDED AND CANCELLED BY RECORDS SECTION DAY OF FEB 16 1968 R. M. C. FOR GREENVILLE COUNTY S. C. BY 3:41 P.M. AND 3207