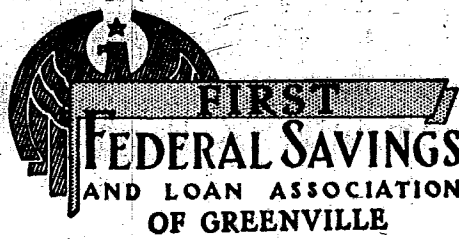


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GREENVILLE CO. S. C.

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BOOK 1123 PAGE 240



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

I, Ansel F. Handley, of Greenville County

(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

Seven Thousand and No/100-----(\$ 7,000.00) 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 Sixty-Two and 92/100----- (\$ 62.92) 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 15 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, Gantt Township, on the northeast side of Parkins Mill Road about three and one-half miles from the City of Greenville, being known as Lot No. 5 on plat of property of Greater Greenville Sewer District (Commission), known as Parkins Mill Subdivision, plat made by Dalton & Neves, August 1942, and recorded in the R. M. C. Office for Greenville County in Plat Book "M" at page 119 and having, according to said plat, the following metes and bounds, to-wit:

"BEGINNING at an iron pin on the northeast side of Parkins Mill Road, joint corner of Lots 4 and 5 and running thence along the northeast side of the Parkins Mill Road, S. 50-0 E. 107 feet to an iron pin at point where Parkins Mill Road intersects Parkins Avenue; thence with the northwest side of Parkins Avenue, N. 40-0 E. 300 feet to an iron pin on Parkins Avenue; thence N. 50-0 W. 107 feet to an iron pin at joint rear corner of Lots 4 and 5; thence with line of Lot 4, S. 40-0 W. 300 feet to an iron pin on Parkins Mill Road, the beginning corner; being the same conveyed to me by Arthur M. Malendoski by deed dated November 20, 1950 and recorded in the R. M. C. Office for Greenville County in Deed Vol. 424 at Page 89."

The mortgagor's promissory note referred to above contains, among other things, a provision for an increase in the interest rate.