

FILED
GREENVILLE CO. S. C.

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BOOK 1194 PAGE 184

First Mortgage on Real Estate
PLEASANTBURG

OLLIE FARNSWORTH
R.M.C.
MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES L. CUMBIE, JR., AND
PEGGIE P. CUMBIE

(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 Three Hundred and no/100----- DOLLARS (\$ 24,300.00----), with interest thereon at the rate of Seven and 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 Thirty ---- 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 Mortgagee 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, shown as Lot 5 on plat of Property of Rosedale recorded in Plat Book MM at pages 128 and 129 in the RMC Office For Greenville County, and having the following metes and bounds:

Beginning at an iron pin on the northern side of Rosemary Lane at joint front corner of Lots 4 and 5 and running thence with line of Lot 4, N 18-45 E 143.5 feet to an iron pin; thence S 73-52 E 105.5 feet to an iron pin at joint rear corner of Lots 5 and 6; thence with line of Lot 6, S 20-45 W 151 feet to an iron pin on Rosemary Lane; thence with Rosemary Lane, N 69-15 W 65.4 feet to an iron pin; thence continuing with said Rosemary Lane, N 70-25 W 34.6 feet to the point of beginning.

Derivation: Deed Book 914, page 191 (conveyance to Greenville Development Corp.) Property conveyed to mortgagor by deed of Greenville Development Corp. to be recorded herewith.

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

The mortgagors agree that at the expiration of 10 years from date, mortgagee may at its option apply for mortgage insurance for an additional five year period with the mortgage insurance company insuring this loan, and mortgagor agrees to pay to the mortgagee as premium for such insurance 1/2% 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.