

RECORDED
GREENVILLE CO. S. C.
DEC 7 2 29 PM '71
OLLIE FARNSWORTH
R. M. C.
MORTGAGE

BOOK 1215 PAGE 482

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

William H. Horner and Carolyn B. Horner
(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-Seven Thousand, Seven Hundred and No/100----- DOLLARS

(\$ 27, 700: 00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 30 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, being known and designated as Lot 12 of a subdivision known as Oakland Terrace according to a plat thereof recorded in the R. M. C. Office for Greenville County in Plat Book BB at Page 196 and having, according to said plat, the following metes and bounds, to-wit:

"BEGINNING at an iron pin on the southeastern side of Zelma Drive at the joint front corner of Lots 11 and 12 and running thence with the joint line of said lots, S. 48-35 E. 174.4 feet to an iron pin; running thence S. 41-55 W. 100 feet to an iron pin; running thence N. 48-35 W. 174 feet to an iron pin on the southeastern side of Zelma Drive; running thence with the southeastern side of Zelma Drive, N. 41-25 E. 100 feet to the point of beginning; being the same conveyed to us by Katherin e F. Fann by deed of even date 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 1% 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.