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OLLIE FARN SWARTZ, WALKER, TODD & MANN
R.H.C.



First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jerry W. McAtee and Lorraine E. McAtee,
(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Twenty-Three Thousand, Five Hundred Sixty and No/100 ----- DOLLARS (\$ 23,560.00), with interest thereon at the rate of eight (8) 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 (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 and being known and designated as Lot No. 46 of Section 5, Richmond Hills Subdivision as shown on Plat recorded in the RMC Office for Greenville County in Plat Book WWW, page 38 and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Konnarock Circle, joint front corner of Lots Nos. 45 and 46 and running thence with the joint line of said Lots S. 62-24 E. 150 feet; thence S. 27-36 W. 100 feet to an iron pin; thence N. 62-24 W. 150 feet to an iron pin on Konnarock Circle; thence with Konnarock Circle N. 27-36 E. 100 feet to an iron pin, the point of beginning.

For valuable consideration, the undersigned agree that the holder and owner of the note or notes secured hereby may, at any time during the term of this mortgage, and in the discretion of said noteholder, apply for renewal of mortgage guaranty insurance covering this mortgage, pay the premiums due by reason thereof, and require repayment by the undersigned of such amounts as are advanced by said noteholder. In the event of failure by the undersigned to repay said amounts to said noteholder immediately upon demand therefor, such failure shall be considered a default, and all provisions of the note or notes and of this mortgage with regard to default shall be applicable.

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.