First Mortgage on Real Estate

CREENVILLED AUCZY 950 S.C. ELIZNEORY CHA'DE R.H.C. PIDDLE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James W. Oliver and Teresa N. Oliver

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

(\$ 26,000.00 ), 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 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, on the eastern side of Avon Drive and being known and designated as "Lot No. 28 on a plat of AVON PARK Subdivision, plat of which is recorded in the RMC Office for Greenville County in Plat Book KK at Page 71, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the eastern side of Avon Drive at the joint front corner of Lots 28 and 29 and running thence with the common line of said Lots S.84-18 E. 175 feet to an iron pin at the joint rear corner of said Lots; thence N.5-42 E. 90 feet to an iron pin at the joint rear corner of Lots 27 and 28; thence N.84-18 W. 175 feet to an iron pin at the joint front corner of said Lots on Avon Drive; thence with said Drive S.5-42 W. 90 feet to the point of beginning.

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 mortgagor agrees 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.