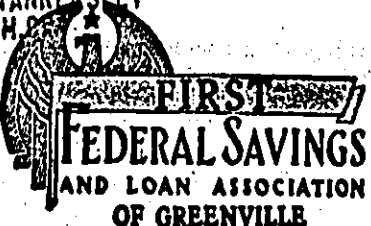


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GREENVILLE CO. S. C.

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BOOK 1281 PAGE 477

DONNIE S. TANKERSLEY
R.H.



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

ROBERT H. HARRIS and REBECCA P. HARRIS

(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 THIRTY-SEVEN

THOUSAND EIGHT HUNDRED AND NO/100 ----- (\$ 37,800.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not provide

a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

conditions), said note to be repaid with interest as the rate or rates therein specified in installments of Two Hundred

Seventy-Seven and 38/100 ----- (\$ 277.38) 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 30 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 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

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, containing 2.47 acres and having according to plat of the Property of H. Grady Whitmire, recorded in Plat Book VV, Pate 135, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Sleepy Hollow Springs Drive on line of property of Boyce Pittman and running thence with the line of the Pittman property S. 78-34 W. 199 feet to an iron pin at the corner of lot now or formerly owned by Henry W. Kutzner; thence with the line of the Kutzner property S. 4-52 E. 332 feet to an iron pin near branch; thence S. 67-46 W. 21.5 feet to iron pin at branch; thence along the branch as a line, the traverses of which are as follows: S. 48-51 E. 131.2 feet, S. 29-51 E. 46 feet, and S. 80-36 E. 124.6 feet to an "X" on culvert and in line of Sleepy Hollow Springs Drive; thence along the western side of Sleepy Hollow Springs Drive as follows: N. 0-30 W. 439 feet, N. 17-25 W. 56.2 feet, and N. 48-57 W. 48.3 feet to the beginning corner.

ALSO: All that piece, parcel or tract of land in Chick Springs Township, Greenville County, State of South Carolina containing 1.35 acres, situate on the western side of Sleepy Hollow Drive and according to a plat of the Property of H. Grady Whitmire, made by C. O. Riddle, June 2, 1961, and recorded in Plat Book HHHH, Page 14, the following metes and bounds:

BEGINNING on the western side of Sleepy Hollow Drive at the joint corner of property herein conveyed and tract described above, the beginning point is in center of a creek and running thence with said creek as line (the traverse of which is N. 80-36 W.)

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