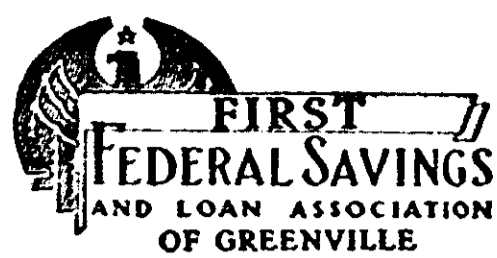


FILED
GREENVILLE CO. S. C.
MAY 7 4 08 PM '72
DONNIE S. TAKERSLEY
R.M.C.



State of South Carolina

COUNTY OF **GREENVILLE**

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

We, **Ralph A. Rouby and Jeanette S. Rouby**

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

WHEREAS, the Mortgage 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 Nine Hundred Fifty and No/100 ----- 37,950.00---
(\$)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note 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 at the rate or rates therein specified in installments of **Three Hundred Five and 38/100 ----- 305.38-----**

(\$) 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 collateral given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings, and

WHEREAS, the Mortgagee may hereafter become indebted to the Mortgagor 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 sum 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

ALL that piece, parcel or lot of land situate, lying and being on the eastern side of Dellbrook Court near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 12 of a sub-division known as Dellbrook, Plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 4-N at page 40, and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Dellbrook Court at the joint front corner of Lots Nos. 11 and 12 and running thence with the joint line of said lots N. 85-13 E. 220.1 feet to an iron pin, running thence S. 3-08 E. 190 feet to an iron pin at the joint rear corner of Lots 12 and 13, and running thence with the joint line of said Lots N. 69-34 W. 212.5 feet to an iron pin on the eastern side of Dellbrook Court, running thence with the eastern side of said Court, which line is curved, the chord of which is N. 31-11 W. 50 feet to an iron pin, thence continuing with the eastern side of said Court N. 4-10 W. 55 feet to an iron pin, the point of beginning.



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