



State of South Carolina)
COUNTY OF GREENVILLE) MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Lonnie E. Willoughby, Jr. and Janie R. Willoughby

(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-One Thousand Nine Hundred and NO/100ths (\$ 31,900.00 ..)

Dollars, as evidenced by Mortgagee's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provide 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 Two Hundred Fifty and 97/100ths (\$ 250.97) 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 Mortgagee may hereafter become indebted to the Mortgagor for such further sums as may be advanced to the Mortgagee's account for the payment of taxes, insurance premiums, repairs, or for any other purpose.

NOW KNOW ALL MEN, That the Mortgagee, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagee's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagee in hand well and truly paid by the Mortgagor 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 piece, parcel or lot of land located, lying and being in the City of Mauldin, County of Greenville, State of South Carolina, shown and designated as Lot No. 90 on plat entitled Holly Springs, Sec. II, dated November 1, 1972, and prepared by Piedmont Engineers and Architects, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-R at Page 54, which lot has, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Poplar Lane, the joint front corners of Lots 91 and 90, and running thence along the line of Lot 91, N. 10-03 E. 150.4 feet to a point; thence S. 82-57 E. 88.9 feet, the joint rear corners of Lots 90 and 89; thence along the line of Lot 89, S. 7-23 W. 148.8 feet to a point on Poplar Lane; thence running along Poplar Lane, a total of 95 feet to a point, the beginning corner.

This conveyance is made subject to easements, restrictions, or rights of way which may be of record in the R.M.C. Office for Greenville County, South Carolina, and specifically those restrictions contained in the deed recorded in the R.M.C. Office for Greenville County in Deed Book 906 at Page 306.

DERIVATION: This is that same property conveyed to Lonnie E. Willoughby, Jr. and Janie R. Willoughby by deed of William B. Edmonds and Harriette J. Edmonds dated and recorded concurrently herewith.

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