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GREENVILLE CO. S. C.

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RECORDED & INDEXED

BOOK 1437 PAGE 743



State of South Carolina  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Ananth Ramaswamy and Barbara B. Ramaswamy

(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

Sixty seven thousand two hundred and 00/100-----(\$67,200.00 )

Dollars, as evidenced by Mortgagor'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 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 Five hundred

sixty five and 07/100-----(\$ 565.07 ) 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 cash 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:

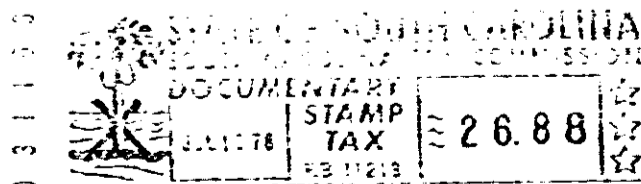
All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 23 on a plat entitled "Revision of Lots 22 and 23, Stratton Place" dated July 30, 1974, by Heaner Engineering Company, Inc., of Greenwood, South Carolina, and being a portion of Lot 23 on the Plat entitled "Stratton Place" by Piedmont Engineers and Architects dated July 10, 1974, and recorded in the REC Office for Greenville County in plat book 4R at pages 36 and 37, and having according to the Heaner Plat, which is recorded in plat book 5G at page 139, the following metes and bounds, to-wit:

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Beginning at an iron pin on the right of way of Providence Square at the joint front corner of revised Lots 22 and 23 and running thence N. 21-28 E. 164.87 feet to an iron pin at the joint rear corner of Lots 22 and 23; thence turning and running with the line of Lot 32, S. 67-46 E. 25 feet to an iron pin; thence continuing S. 70-57 E. 95.0 feet to an iron pin at the joint rear corner of Lots 23 and 24; thence turning and running with the line of Lot 24, S. 20-04 W. 165 feet to an iron pin on Providence Square; thence turning and running with the right of way of Providence Square, N. 71-02 W. 64 feet to an iron pin; thence continuing N. 67-45 W. 46 feet to an iron pin; thence continuing N. 67-46 W. 13.5 feet to the point of beginning.

This is the same property conveyed to mortgagors by Sotirios P. Laskaris and Andriani D. Laskaris by deed of even date herewith, to be recorded.

First Federal Savings  
and Loan Association  
PO Drawer 408  
Greenville, SC 29602



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