First Mortgage on Real Estate 976

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Sheldon Stever and Roberta F. Stever (hereinafter referred to as Mortgagor) SEND(S) GREETING

(\$ 31,500.00 ), 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 murual agreement, in writing, the final maturity of which is 30 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 scaling 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, being known and designated as Lot Number 62, Heritage Hills, as shown on a plat thereof recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book YY, Pages 186-187.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgage may at its option apply for mortgage insurance for an additional period of five years with the mortgage has been 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.

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