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First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } 15757

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Robert Lee Ward, Jr. and Linda T. Ward ----- (hereinafter referred to as Mortgagor) SEND(S) GREETING

FILED
DILLARD & MCGREYVILLE CO. S. C.
DEC 10 11 58 AM '76
GREENVILLE S. C.
DANIEL STANLEY
R.M.C.

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Twenty-seven Thousand and No/100 ----- DOLLARS (\$27,000.00 -----), with interest thereon at the rate of Seven ----- per cent per annum as evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is -----25----- 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 sealing 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, on the northern side of Tara Avenue near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 29 of a subdivision known as Cunningham Acres, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book BBB at Page 118 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Tara Avenue at the joint front corner of Lots Nos. 28 and 29 and running thence with the joint line of said lots N. 5-20 E., 165 feet to an iron pin; running thence S. 84-40 E., 110 feet to an iron pin at the joint rear corner of Lots Nos. 29 and 30; running thence with the joint line of said lots S. 5-20 W., 165 feet to an iron pin on the northern side of Tara Avenue; running thence with said avenue N. 84-40 W., 110 feet to an iron pin, point of beginning.

The Mortgagor agrees that after the expiration of ten years from the date hereof, the Mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the Mortgagor agrees to pay to the Mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing.

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