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First Mortgage on Real Estate

FILED GREENVILLE CO. S. C. JUN 22 11 21 AM '77 DONNIE S. TAMMERSLEY R.M.C.

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MORTGAGE

JUN 10 1977

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: 18283

Billy A. Garrison

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

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-FOUR THOUSAND FIVE HUNDRED AND no/100 ----- DOLLARS

(\$ 24,500.00 ), 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 mutual agreement, in writing, the final maturity of which is thirty 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 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 northeastern side of Evergreen Circle and being known and designated as Lot No. 3 and the northwestern one half of Lot No. 2 of Lakewood subdivision, as shown on plat thereof recorded in the RMC Office for Greenville County in Plat BBB at page 131 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Evergreen Circle at the joint front corner of Lots No. 3 and 4 and running thence along the northeastern side of said Circle, S. 43-09 E., 150 feet to an iron pin; thence with a new line through the middle of Lot No. 2, N. 46-51 E., 200 feet to an iron pin in the rear line of Lot No. 2; thence N. 43-09 E., 150 ft. to an iron pin at the joint rear of Lots No. 3 and 4; thence along the joint line of said lots, S. 46-51 W., 200 ft. to the 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 1% of the principal balance then existing.

11:00 AM 10/25/77

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