

FILED GREENVILLE CO. S.C. FILED GREENVILLE CO. S.C.
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 First Mortgage on Real Estate
 ELIZABETH H. FERBER
 R.H.C. MORTGAGE

BOOK 45 PAGE 724
 LONG, ELACK & EASTON
 Notary Public for South Carolina
 My Comm. Expires 12/31/78
 ROBERT E. FERBER
 TERRI R. FERBER
 ELACK & EASTON

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE } 2343S

TO ALL WHOM THESE PRESENTS MAY CONCERN: ROBERT E. FERBER AND TERRI R. FERBER
 (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-Five Thousand One Hundred Fifty and No/100----- DOLLARS

(\$ 25,150.00), 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 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 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 cert in 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 southern side of Hartsville Street and being known and designated as Lot No. 227 on a plat entitled "Final Plat-Section Three-ORCHARD ACRES"; plat of which is recorded in the REC Office for Greenville County in Plat Book QQ at Page 143, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Hartsville Street at the joint front corner of Lots 226 and 227 and running thence with the common line of said Lots S. 2-47 W. 179.4 feet to an iron pin; thence S. 84-40 E. 100 feet to an iron pin at the joint rear corner of Lots 227 and 228; thence with the common line of said Lots N. 1-19 E. 183.2 feet to an iron pin on Hartsville Street; thence with said Street N. 87-17 E. 82.2 feet to an iron pin; thence continuing with said Street N. 84-40 W. 12.8 feet to the point of beginning.

The mortgagors agree 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.

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