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FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
OF GREENVILLE OF GREENVILLE, S. C.
25653 Georgia G. Smith

State of South Carolina
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

Witness

To All Whom These Presents May Concern:

We, Robert L. Watkins, Jr. and Tamara A. Watkins, of Greenville County

(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

Eleven Thousand, Nine Hundred and No/100 (\$ 11,900.00) Dollars, as evidenced by Mortgagor's promissory note of even date herewith, said note to be repaid with interest at the rate

therein specified in installments of One Hundred Twenty and 80/100 (120.80) 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 12 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 such 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 said 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 known and designated as a portion of Lots 1 and 2, Block F of property of Chapin Springs Land Company recorded in the R. M. C. Office for Greenville County in Plat Book E, at page 41, and as is more fully shown on a plat of property of Robert L. Watkins prepared by Carolina Engineering and Surveying Company on March 15, 1962, revised September 15, 1962, recorded in the R. M. C. Office for Greenville County in Plat Book XX, at page 77 and having, according to said plat, the following metes and bounds, to-wit:

"BEGINNING at an iron pin on the southern side of Pearl Avenue, which iron pin is located N. 84-44 E. 96 feet from the intersection of said Pearl Avenue and Houston Street and running thence along the southern side of said Pearl Avenue, N. 88-44 E. 8.2 feet to an iron pin; thence continuing still along the southern side of said Pearl Avenue, N. 80-39 E. 54.8 feet to an iron pin in the line of Lot 3; running thence along the line of Lot 3, S. 2-0 E. 63 feet to an iron pin; thence continuing S. 2-0 E. 55 feet to an iron pin at the joint corner of Lots 2, 3 and 18 of Chapin Springs Land Company property; thence along the rear line of Lot 18 and along the line of Lot 21, S. 88-0 W. 62.5 feet to an iron pin in the side line of Lot 21; thence along a line running through Lots 2 and 1, N. 1-56 W. 55.1 feet; thence continuing N. 1-56 W. 58.2 feet to the point of beginning; being a portion of the same property conveyed to us by R. F.

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