

First Mortgage on Real Estate

Pleasantburg

**MORTGAGE**

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

David M. Napper and  
Lucy O. Napper

(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-six Thousand Four Hundred and no/100----- DOLLARS  
(\$ 26,400.00----), with interest thereon at the rate of Eight----- 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 Twenty-five 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, situate, lying and being on Holly Road, shown as Lot 8 on a plat of Edwards Forest Heights recorded in Plat Book 000 at page 89, and being more fully described as follows:

BEGINNING on the northern side of Holly Road at the joint front corner of Lots 7 and 8 and running thence along the joint line of said lots, North 27-07 West 182.1 feet to an iron pin; thence North 51-33 East 45 feet to an iron pin; thence with the joint line of Lots 8 and 85, North 88-31 East 130.7 feet to the joint rear corner of Lots 8 and 9; thence with the joint line of said lots, South 1-29 East 175 feet to the joint front corner of said lots; thence along Holly Road which is a curve with courses of South 88-31 West and South 75-34 West a total distance of 78.4 feet.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to mortgagee the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan, and on his failure to pay it the mortgagee may advance it for mortgagor's account and collect it as part of the debt secured by the mortgage.

The mortgagors agree that after the expiration of 10 years from date the mortgagee may at its option apply for mortgage insurance for an additional 5 years with the mortgage insurance company insuring this loan, and the mortgagors agree to pay to mortgagee as premium for such insurance 1/2% of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.