MORTGAGEE ADDRESS: P. O. Box 1268, Greenville, S. C.

First Mortgage on Real Estate

## MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Richard L. Casebere and Kathy L. Casebere

(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 Forty Seven Thousand Nine Hundred and No/100----- DOLLARS

(\$ 47,900.00 ), 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 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 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, in the City of Mouldin, located on the northeastern side of Shawn Drive, being known and designated as Lot 5 and a portion of Lot 6 as shown on a plat of Rustic Estates Subidivison, recorded in the RMC Office for Greenville County in Plat Book 4R, page 71, and being more fully described on a plat of a Revision of Lot No. 5, prepared by John C. Smith, R.L.S., dated January 4, 1978, and recorded in the RMC Office for Greenville County in Plat Book <u>6-N</u>, at Page <u>57</u>, and according to such Revised Plat, having the following courses and distances, to-wit:

BEGINNING at an iron pin on the northeastern side of Shawn Drive, at the joint front corner of Lots 5 and 6 and running thence N. 28-08 E. 70.55 feet to an iron pin; thence running N. 49-02 E. 92.1 feet to an iron pin, the joint rear corner of such lots; thence running along the rear line of the within Lot S. 50-00 E. 100 feet to an iron pin at the joint rear corner of the within Lot and Lot 4; thence running with the common line of said Lots S. 39-59 W. 160 feet to an iron pin on Shawn Drive; thence running along Shawn Drive N. 50-00 W. 100 feet to an iron pin, the point of beginning.

This being the same property conveyed unto the Mortgagors herein by deed from Werber Co., Inc. of even date to be recorded herewith.

"In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagors promise to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortagor fails to pay it."

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.

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