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MORTGAGEE: FIDELITY FEDERAL SAVINGS & Loan
Post Office Box 1268
Greenville, S. C. 29602

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, John E. Wharton and Donna A. Wharton

(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 Two Thousand Five Hundred and No/100---------- DOLLARS

($ 42,500.00), 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 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, being known and designated as Lot No. 92 of a subdivision known as Coach Hills as shown on a plat thereof prepared by Piedmont Engineers, Architects and Planners dated September 26, 1974 and recorded in the RMC Office for Greenville County in Plat Book 4-X, at pages 85 and 86, and revised November 25, 1974 and recorded in the RMC Office for Greenville County in Plat Book 4-X, at page 94, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the western side of Hitching Post Lane at the joint front corner of Lots Nos. 91 and 92 and running thence with the joint line of said Lots, S. 65-18 W. 159.72 feet to an iron pin at the joint rear corner of said Lots; thence running with the rear line of Lot 92, S. 24-24 E. 95.05 feet to an iron pin at the joint rear corner of Lots 92 and 93; thence running with the joint line of said Lots, N. 65-18 E. 159.48 feet to an iron pin on the western side of Hitching Post Lane at the joint front corner of said Lots; thence running with the western side of Hitching Post Lane, N. 24-12 W. 95 feet to the point of beginning.

This being the same property conveyed to the Mortgagors by deed of Lenore S. Schenberg recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.

"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 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 mortgagor 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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