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First Mortgage on Real Estate

Fidelity Federal Savings & Loan P. O. Box 1269

MORTGAGE

Greenville, South Carolina STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

John C. Mitchell & Betty G. Mitchell (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 Thirty-six Thousand Five Hundred and No/100 ----- DOLLARS

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,

ALL that certain piece, parcel or lot of land, with improvements thereon, situate, lying and being at the southwestern corner of the intersection of East Lee Road and Heathwood Drive near the City of Greenville, in the County of Greenville, State of South Carolina being known and designated as Lot No. 2 on plat of Heathwood, made by Dalton & Neves, Engineers, July, 1956, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book KK at Page 35 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of East Lee Road at the joint front corner of Lots Nos. 1 and 2 and running thence along the line of Lot No. 1, S. 17-33 W., 196.1 feet to an iron pin; thence S. 72-27 E., 99.8 feet to an iron pin on the western side of Heathwood Drive; thence along Heathwood Drive N. 17-33 E., 165 feet to an iron pin; thence with the curve of Heathwood Drive and East Lee Road (the chord being N. 25-38 W., 36.6 feet) to an iron pin on the southern side of East Lee Road; thence along East Lee Road, N. 68-48 W., 75 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of H. J. Martin & Joe O. Charping recorded in the R.M.C. Office for Greenville County in Deed Book 1078 at Page 509 on the 3<sup>RD</sup> day of May, 1978.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager 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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