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R.H.C.

**MORTGAGE** 

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PRINSWORTH, PERRY, BRYANT, mr3 MARION & JOLLISTONE, ATTYS,

THIS MORTGAGE is made this.....30th.......day of....May 19. 79., between the Mortgagor,. Susan Elizabeth Watson -----............... (herein "Borrower"), and the Mortgagee,..... FIDELITY FEDERAL SAYINGS AND LOAN ASSOCIATION , a corporation organized and existing under the laws of . . . . SOUTH CAROLINA . . . . . , whose address is . 101 EAST WASHINGTON 

WHEREAS, Borrower is indebted to Lender in the principal sum of . Thirty-thousand, eight hundred. fifty and No/100ths (\$30,850.00) -----Dollars, which indebtedness is evidenced by Borrower's note dated. May 30, 1979, ..... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... June 1, .2009, .------

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and State of South Carolina:

Unit No. 1-A, in Heritage Court Horizontal Property Regime, as shown on plat thereof recorded in the Office of the R.M.C. for Greenville County, South Carolina, in Plat Book 6-V at page 98.

ALSO, all of the rights, privileges and common elements appertaining to the above described unit, as set forth in said Master Deed, and the Exhibits thereto, establishing Heritage Court Horizontal Property Regime, recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1103 at page 217 and subject to all provisions of said Master Deed and Exhibits.

THIS being the same identical property conveyed unto the mortgagor herein by deed of James B. Adams, William R. Martin, Thomas R. Martin, and Eyl R. Martin, dated May 30, 1979, recorded May 31, 1979, in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1103 at page \_\_686\_\_

"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 TATE OF SOUTH CAROLINA fails to pay it."

which has the address of ... Unit No. 1-A, Heritage Court {City}

South Carolina ...... (herein "Property Address"); [State and Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate licieby conveyed and has the right to mortgage. grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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