P. O. Box de68, Greenville, S.C. 29602

This instrument was prepared by:

John G. Cheros

20,4514 221389

SEP 4 10 30 AH '80 MORTGAGE

DONNIE S. FANKERSLERenogotiable Rate Mortgage)
R.H.C.

THIS MORTGAGE is made this ... 3rd day of . September ... 19 .. 80 between the Mortgagor, ... The .Vista .Co., ... Inc. (herein "Borrower"), and the Mortgagee, ... FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of the United States whose address is ... 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA ... (herein "Lender").

All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown as Lot 7 on plat of Brookfield West, Section 1, which plat is recorded in Plat Book 7C, at page 19 and having the following courses and distances according to said plat.

Beginning at an iron pin on the Northern edge of Cobblestone Road at the joint front corner of Lots 8 and 7 and running thence with the line of Lot 8, N. 45-38 E. 155.87 feet to an iron pin; thence N. 34-54 W. 67.94 feet to an iron pin; thence N. 72-46 W. 88.36 feet to an iron pin at the joint rear corner of Lots 6 and 7; thence with the line of Lot 6, S. 25-45 W. 150.39 feet to an iron pin on the edge of Cobblestone Road; thence with the edge of Cobblestone Road, S. 54-18-24 E. 95 feet to the point of beginning.

This is the same property conveyed unto the Mortgagor herein by deed of Dee Smith Company, 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 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 year 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 the loan. The Mortgagee may advance this premium and collect it as a part of the debt secured by the mortgage if the Mortgagor fails to pay it.

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 hereby 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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SCT0 -

် ကျ

1506

(0)

4328 RV-2