

FILED
GREENVILLE CO. S. C.

OCT 20 10 55 AM '77

BOOK 45 PAGE 773

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ELIZABETH RIDGLE
J.H.C.

First Mortgage on Real Estate

MAR 8 '77

MORTGAGE

HONORARY DRANDY, MARCHBANK
CHAPMAN & BROWN

12-11-77
J. W. Thompson
J. H. Williams

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN, I, ELIZABETH RIDGLE, J.H.C.,

HENRY G. GERALD and JOYCE G. GERALD (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 TWENTY EIGHT THOUSAND FIVE HUNDRED AND 00/100----- DOLLARS

(\$ 28,500.00), 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 thirty 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, and being known as Lot 96 on the northern side of Mimosa Street on plat of Heritage Hills recorded in Plat Book YY at Page 187 in the R.M.C. Office for Greenville County and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the right-of-way of Mimosa Drive at the joint front corner of Lots 96 and 97 and running thence with the joint lot lines of Lots 96 and 97, N. 17-41 W. 154 feet to an iron pin at the joint corner of Lots 96, 97, 84 and 85; thence running with the joint lot line of Lots 85 and 96, N. 78-27 E. 105 feet to an iron pin at the corner of Lots 85, 86, 95 and 96; thence with the joint lot line of Lots 96 and 95, S. 17-28 E. 157 feet to an iron pin at the right-of-way of Mimosa Drive at the joint front corner of Lots 96 and 97; thence with the right-of-way of Mimosa Drive, S. 80-11 W. 105 feet to the point of BEGINNING.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

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