

This instrument was prepared by:
Thomas C. Brissey, Attorney

BOOK 80 PAGE 4194

FILED
GREENVILLE CO. S. C.
AUG 3 2 30 PM '80
DONNELL T. TAKERSLEY
R.H.C.

MORTGAGE

(Renegotiable Rate Mortgage)

BOOK 1510 PAGE 47

THIS MORTGAGE is made this 31st day of July 1980, between the Mortgagor, Roy C. Henderson (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note date July 31, 1980 which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference to the date 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.

THE mailing address of the Mortgagee herein is P. O. Box 1268, Greenville, South Carolina 29602.

THIS DAY OF May 1980
AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION
MEMBER FEDERAL RESERVE SYSTEM
BY Richard C. Roy
ASSISTANT VICE PRESIDENT
Marian J. Roy

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
STAMP
JUL 3 1980

which has the address of 109 Brunson Street, Greenville South Carolina (herein "Property Address");

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 seized 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 maintain 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.

JULY, 1980

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