P.O. Box 1268 Greenville, S.C. 29602

GREENVILLE CO. S. C.

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, JAMES M. HENDERSON, JR.

(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 THREE THOUSAND, SEVEN HUNDRED AND FIFTY and No/100----- DOLLARS

), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said (\$ 23,750.00 note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which at the real corner or said lot; thence 5. 31-31 W. 100 feet to an iron pin at the rear corner of Lot No. 18; thence along the line of that lot, S. 44-34 E. 196.3 feet to the beginning corner.

This is the same property conveyed to the mortgagor herein by deed of Richard Curtis Phipps and Carolyn J. Phipps, dated May 19, 1978, to be recorded simultaneously 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 cortgage 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.

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har 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.

> Formerly Fidelity Federal Savings and Loan Association