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.

Re- RECORDED JAN 23 1978 At 12:01 P.M.

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LOVE, THORNTON, ARNOLD & THOMASON

State of South Carolina

State of South Carolina

Part of South Carolina

TO

Fidelity Federal Savings

and Loan Association

Greenville, S. C.

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