

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

FILED
GREENVILLE CO. S. C.

DEC 16 1 28 PM '80

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First Mortgage on Real Estate

DO NOT SIGN
MORTGAGE

3 DECEMBER 1980
FIDELITY FEDERAL SAVINGS & LOAN ASSN.
ASSN. V.P.
Marian J. Rose

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

18346

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STEPHEN D. SWAFFORD and JUDY B. SWAFFORD
(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 THOUSAND FOUR HUNDRED AND NO/100THS-----DOLLARS

(\$ 20,400.00), 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 Property, a plat of which is recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book G at Page 243, and being described according to a more recent plat prepared by Piedmont Engineering Service, Greenville, S. C., dated May 18, 1953, entitled "Property of Joseph A. Sammons Near Greenville, S. C.", and having according to said last mentioned plat the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the northern side of Blue Ridge Drive, which iron pin is 146.5 feet from the intersection of Blue Ridge Drive and Parker Road and running thence N 3-43 E 152.3 feet to an iron pin; thence N 83-31 E 50 feet to an iron pin, the joint rear corner of Lots #11 and 12; thence along the common line of said lots S 0-17 W 151.4 feet to an iron pin on the northern side of Blue Ridge Drive; thence along the northern side of Blue Ridge Drive S 83-55 W 59 feet to an iron pin, the beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of Joseph A. Sammons, and recorded in the R.M.C. Office for Greenville County, S.C. on August 16, 1976.

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 for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagor agrees to pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal balance then existing.

Together with all and singular 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.

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ALBERT E. N.

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