

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ronda Lee Curd and Joyce L. Curd

(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 Thirty Thousand and 00/100 ----- DOLLARS (\$ 30,000.00----), 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, on the southern side of Whitestone Avenue, being shown and designated as Lot 56 on plat of Adams Mill Estates, dated July, 1972, prepared by Dalton & Neves, Engineers, recorded in the R.M.C. Office of the Greenville County Courthouse in Plat Book 4R at Page 31 and being described, according to said plat, more particularly, to-wit:

BEGINNING at an iron pin on the southern side of Whitestone Avenue at the joint front corner of Lots 55 and 56 and running thence with the common line of said lots, S. 32-55 W. 100 feet to an iron pin; thence with the common line of Lots 56 and 57, N. 57-05 W. 160 feet to an iron pin on the eastern side of Whitestone Court; thence along Whitestone Court, N. 32-55 E. 80.2 feet to an iron pin; thence with the curvature of Whitestone Court, N. 78-51 E. 34.8 feet to an iron pin on the southern side of Whitestone Avenue; thence along said Avenue, S. 55-13 E. 135.1 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of R. B. Landers to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise 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 their failure to pay it, the mortgagee may advance it for the mortgagors' amount and collect it as part of the debt secured by the mortgage.

The mortgagors agree to maintain quaranty 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 mortgagors agree 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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