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GREENVILLE CO. S. C.

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First Mortgage on Real Estate

DONNIE S. TANKERSLEY
R.M.C.
MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, JOHN KENNETH NICKLES and
BARBARA M. NICKLES

(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 EIGHT THOUSAND SEVEN HUNDRED FIFTY ----- DOLLARS

(\$ 28,750.00), 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 30 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 Mort-
gagee 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 be-
fore the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-
gained, 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, being known and desig-
nated as Lot No. 16 on plat of Kendal Green Subdivision, prepared by
Webb Surveying & Mapping Co., November 1962, recorded in plat book XX
at page 115 in the RMC Office for Greenville County, S. C. and having
according to said plat the following courses and distances, to-wit:

Beginning at an iron pin on the western side of West Circle Avenue,
the joint front corner of Lots 15 and 16, and running thence with the
joint line of said lots N. 53-01 W. 157 feet to a point, the joint rear
lines of Lots Nos. 15 and 16; thence with the joint line of lots Nos.
16 and 12, N. 35-37 E. 100 feet to an iron pin on the southern side of
Kendal Green Drive; thence along the southern side of said drive, S. 54-
23 E. 147.3 feet to a point at the intersection of Kendal Green Drive
and West Circle Avenue; thence S. 6-38 E. 26.7 feet to a point on the
western side of West Circle Avenue; thence with the western side of
said Avenue S. 41-06 W. 85 feet to the point of beginning.

"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 mort-
gagor's amount and collect it as part of the debt secured 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 fix-
tures and equipment, other than the usual household furniture, be considered a part of the real estate.

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