

GREENVILLE CO. S.C.  
SEP 13 11 28 AM '78  
RECORDED

# MORTGAGE

THIS MORTGAGE is made this 15 day of September 1978, between the Mortgagor, NORMAN F. HOPKINS AND MARCIA D. HOPKINS (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY-TWO THOUSAND and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 15, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2008.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, known and designated as Lot No. 10 as shown on plat entitled GOVERNORS SQUARE, recorded December 23, 1975 in plat book 5P page 8 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 southern side of Governors Square, the joint front corner of Lot Nos. 10 & 11 and running thence with the joint line of said lots S. 30-24 W. 157.7 feet to an iron pin; thence with the line of Lot No. 9, N. 58-34 W. 116.8 feet to an iron pin on the eastern side of Governors Court; thence with the eastern side of said street N. 30-40 E. 128 feet to an iron pin; thence with the intersection of Governors Square and Governors Court N. 76-25 E. 30.8 feet to an iron pin in the southern side of Governors Square; thence with the southern side of said street S. 61-34 E. 59.1 feet to an iron pin; thence S. 66-27 E. 35.3 feet to the point of beginning. THIS is the same property conveyed to the mortgagors by The Fortis Corporation by deed of even date herewith, to be recorded.

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"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 of the mortgagor fails to pay it."

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which has the address of 200 GOVERNORS SQUARE, Route 4, Greenville, Greer, S.C. 29651 (herein "Property Address");  
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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