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BOOK 1311 PAGE 675

DONNIE S. TANKERSLEY
First Mortgage Real Estate

DONNIE S. TANKERSLEY
MORTGAGE

BOOK 1317 PAGE 636

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JERRY L. CUMMINS and SHIRLEY R. CUMMINS

(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-two Thousand Three Hundred Dollars and no/100----- DOLLARS

(\$ 22,300.00), 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 27 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, and being shown as Lot No. 26, Section Four of Montclair subdivision, plat of which is recorded in the RMC Office for Greenville County in Plat Book 4-F, Page 49, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Archdale Drive at the joint front corner of Lots 25 and 26 and running thence with Archdale Drive N. 29-18 E. 157.4 feet to an iron pin; thence N. 82-22 E. 30 feet to an iron pin on the southwesterly side of Belford Drive; thence with said Drive S. 44-27 E. 152 feet to an iron pin; thence S. 29-18 W. 182.4 feet to an iron pin; thence N. 44-27 W. 176.6 feet to the point of beginning.

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 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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