

FILED
GREENVILLE CO. S. C.

JUN 9 11 47 AM '75

200-1341-102

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: T. RAMACHANDRA REDDY and
NIRANJINI REDDY-----

(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-
Seven Thousand, Fifty and No/100-----DOLLARS

(\$37,050.00-----), 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 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, near the City of Green-
ville at the Northwestern corner of the intersection of Whitestone Avenue
and Ashmore Bridge Road, being shown and designated as Lot No. 1 on a
Plat of Adams Mill Estates, dated July 1972, made by Dalton & Neves
Engineers, recorded in the RMC Office for Greenville County, South Carolina
in Plat Book 4R, Page 31 and having according to said Plat the
following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Whitestone Avenue at
the joint front corner of Lots Nos. 1 and 2 and running thence with the
line of Lot No. 2, N. 34-47 E., 160 feet to an iron pin; thence S. 55-13 E.
100 feet to an iron pin on the Western side of Ashmore Bridge Road;
thence with the Western side of Ashmore Bridge Road S. 32-55 W. 135.1
feet to an iron pin; thence S. 78-51 W. 34.8 feet to an iron pin on the
Northern side of Whitestone Avenue; thence with the Northern side of
Whitestone Avenue, N. 55-13 W. 80.2 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 mortgagor'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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