First Mortgage on Real Estate

1 22 Il 53 MORTGAGE

STATE OF SOUTH CAROLINA RANGE COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

William G. Talbert, III and Marcia M. Talbert

(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 Forty-three Thousand Six Hundred Fifty and no/100-------DOLLARS

(\$43,650.00----), 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 my agreement modifying it are incorporated berein by reference, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe for such further sums as may be advanced or readvanced to or for the Mortgagoe's account, including advances made by the Mortgagoe 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, hargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or bereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville,

All that certain piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 110 on plat of Coach Hills recorded in Plat Book 4X at page 86 and refiled in Plat Book 4X at page 94 and having such courses and distances as follows:

Beginning at an iron pin on the southeastern side of Twin Oaks Court, joint front corner of Lots 110 and 111, and running thence with the joint line of said lots. S. 46-58 W. 153.26 feet to an iron pin in the line of Lot 112; thence with the line of Lot 112, S. 32-12 W. 112 feet to an iron pin in the line of property of Mary Louise H. Tierney; running thence with the line of said property, N. 81-57 W. 100.18 feet to an iron pin in the joint rear corner of Lots 109 and 110; thence with the joint line of said lots, N. 3-23 E. 153.29 feet to an iron pin on the southern side of Twin Oaks Court; joint front corner of Lots 109 and 110; thence with the curvature of Twin Oaks Court, N. 56-17 E. 23.29 feet to an iron pin; thence continuing with the eastern side of Twin Oaks Court, N. 43-07 E. 26.56 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 mortgager promises to pay to the mortgager for the term of the guaranty policy the sum of 1/48th of 1½ of the insurance covering this loan and on his failure to pay it, the mortgager may advance it for the mortgager's amount and collect it as part of the debt secured by this mortgage.

The mortgagers 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 mortgage may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgager agrees to pay to the mortgager, annually, as premium for such insurance \*\* Together with all and singular the rights, members, berelitaments, and appartenances 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.

\*\* 1/4 of 1% of the principal balance then existing.

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