

FILED
GREENVILLE CO. S. C.
SEP 5 3 21 PM '77
DONNIE S. JAMES
MORTGAGE

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: HAROLD E. CRUMIT and NANCY K. CRUMIT

(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 THOUSAND FOUR HUNDRED FIFTY AND 00/100-----DOLLARS

(\$40,450.00), 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 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, being known and designated as Lot No. 144, Hollow Oak Drive, Peppertree Subdivision, Section No. 2, as shown on a plat recorded in Plat Book 4X at Page 3, revised by plat recorded in Plat Book 5G at Page 114, being more particularly described, with reference to said revised plat, as follows:

BEGINNING at an iron pin located on the southern side of the cul-de-sac right-of-way of Hollow Oak Drive, a joint corner of Lots Nos. 143 and 144, thence along said right-of-way S. 63-31 E. 25 feet to an iron pin; thence S. 85-36 E. 25 feet to an iron pin; thence S. 12-00 E. 130 feet to an iron pin; thence N. 80-15 W. 130.1 feet to an iron pin; thence N. 20-40 E. 44.95 feet to an iron pin; thence N. 26-28 E. 84.97 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 this loan, and that the mortgagors agree to pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal balance then existing. Mortgagee acknowledges prepayment of 10 years of premiums, from the date hereof.



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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