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.

> RECORDED OCT 1 **'**75 At 10:49 A.M.

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State of South Carolina

CREENVILLE

PAICHARDSON, JOHNSON, & GILREATH, P.A.

Fidelity Federal Savings Loan Association

and Elizabeth

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MORTGAGE OF REAL ESTATE

Greenville, S.

and Recorded in Vol., Filed this.

County, S. C. Register of Mesne Conveyance for