MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT TERRY AND VERNETIA M. TERRY

(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 FOUR THOUSAND SIX HUNDRED DOLLARS-----

DOLLARS

(\$ 34,600.00), 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. 64 on plat of Adams Mill Estates, prepared by Dalton and Neves, Engineers, dated June, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R, at page 31, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Millcrest Way at the joint front corner of Lots Nos. 64 and 65 and running thence with the line of Lot No. 65, S. 57-05 E. 160 feet to an iron pin in the line of Lot No. 63; thence with the line of Lot No. 63, N. 32-55 E. 105.2 feet to an iron pin on the southwestern side of Whitestone Avenue at the joint rear corner of Lots Nos. 63 and 64; thence with the southwestern of Whitestone Avenue N. 55-13 W. 135.1 feet to an iron pin; thence S. 78-51 W. 34.8 feet to an iron pin on the southeastern side of Millcrest Way; thence with the southeastern side of Millcrest Way S. 32-55 W. 80.2 feet to the point of beginning.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 80% 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 mortgagor agrees to pay to the mortgagee, annually as premium for such insurance 1/4 of 1% of the principal balance then existing.

This being the same property conveyed to the Mortgagors herein by deed of Thomas T. Williams, Jr., dated May 13, 1977, to be recorded herewith.

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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