

GREENVILLE CO. S. C.

Mortgagee's Address:  
Fid. Fed. S&L Assn.  
PO Box 1268, Gvl, SC  
29602

First Mortgage on Real Estate

**MORTGAGE**

BOOK 1399 PAGE 692

3700 AB

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: DONALD H. SANDERS and

JACQUELYN D. SANDERS (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-TWO THOUSAND AND NO/100 DOLLARS

(\$ 32,000.00 ), 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 twenty-five 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, on the northern side of Astor Street, being shown as the major portion of Lot No. 31 on a plat of McSwain Gardens, dated July 1954, recorded in Plat Book GG at page 75 in the RMC Office for Greenville County, and also being shown and designated as part of Lot 31 on a plat of the property of Gary H. Harbit, dated May 15, 1973, prepared by Carolina Engineering and Surveying Company, recorded in Plat Book 5-A at page 41 in the RMC Office for Greenville County, and having according to said latter plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Astor Street at the joint front corner of Lot 31 and Lot 32 and running thence with Aston Street S 76-48 W 89 feet to an iron pin at the joint front corner of Lot 30 and Lot 31; thence with Lot 30 N 37-23 W 91.3 feet to an iron pin; thence with a new line through Lot 31 N 5-01 E 73.4 feet to an iron pin at the joint rear corner of Lot 43 and Lot 44; thence with Lot 43 and Lot 42 N 78-23 E 104 feet to an iron pin at the joint rear corner of Lot 31 and Lot 32; thence with Lot 32 S 13-12 E 150.1 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Claudia B. Harbit, to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagors promise to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance (see below)

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.

this premium and collect it as part of the debt secured by the mortgage if the mortgagors fail to pay it.

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