12. In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the oringinal amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage.

13. 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 mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, as premium for such insurance 1/4 of 1% of the principal balance then existing.

Recorded June 3, 1977 at 11:14 AM

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State of South Carolina CREENVILLE COUNTY CREENVILLE COUNTY Robert A. Meise and Nadin P. Meise and TO TO TO Addin P. Meise To	MORTCACE OF REAL ESTAIL Filed this Filed this Jrd A. D., 19 The said at 11:14 AM Fee, \$ Paid at 11:14 AM Register of Mesne Conveyance for Greenville County, S. C. Greenville Lot 91, Section V, Colonial Hills Subdivision Fairford Cr
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