

FILED  
GREENVILLE CO. S. C.

MAY 23 11 32 AM '78

MORTGAGE  
R.M.C.

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Russell B. Westmoreland and  
Kristin Westmoreland

(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-Nine  
Thousand Six Hundred and No/100-----DOLLARS

(\$ 39,600.00 ), 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 thirty 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 Mort-  
gagee 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 be-  
fore the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-  
gained, 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 easterly side of  
Selwyn Drive and being known and designated as Lot No. 23 on a plat of TIMBERLAKE  
Subdivision recorded in the RMC Office for Greenville County in Plat Book BB at  
Page 185 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Selwyn Drive at the joint front  
corner of Lots 23 and 24 and running thence with the line of Lot 24, N.84-16 E.  
192.4 feet to an iron pin; thence S.02-03 W. 90.85 feet to an iron pin at the joint  
rear corner of Lots 22 and 23; thence with the line of Lot 22, S.84-16 W. 180.1  
feet to an iron pin on the easterly side of Selwyn Drive; thence with the easterly  
side of said Drive, N.04-55 W. 90 feet to the beginning corner.

THIS is the same property as that conveyed to the Mortgagors herein by deed from  
W. McNeill Carpenter recorded in the RMC Office for Greenville County on  
May 22, 1978.

"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  
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 this premium and collect it as part of the debt secured by the mortgage if  
the mortgagor fails to pay it."

THE mailing address of the Mortgagee herein is P. O. Box 1268, Greenville, S. C. 29602.

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 fix-  
tures and equipment, other than the usual household furniture, be considered a part of the real estate.

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