FILED GREENVILLE CO. S. C.

First Mortgage on Real Estate

MORTGAGE
BONNIE S. TANFERSLEY GE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JINTIE L. McDANIEL AND MARTHA M. McDANIEL

(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-six Thousand and no/100------ DOLLARS

(\$36,000.00), 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 thirty (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,

All that lot of land in Greenville County, State of South Carolina, being shown as lot No. 21 on Plat entitled Heritage Hills recorded in Plat Book YY at page 187 in the RMC office for Greenville County.

This property is conveyed subject to restrictions recorded in Deed Book 751, at page 77 and also subject to a drainage easement and a Duke Power Company Right of Way as shown on the recorded plat and to all other restrictions, easements, zoning ordinances and rights of way of record and on the ground which affect said property.

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 sales price or appraisal, whichever is less. The estimated monthly premium for the first 9 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 secured by the mortgage if the mortgagor fails to pay.

DERIVATION: This is the same property which the Grantor herein received with Howell M. Whitmire by general warranty deed of April 4, 1973 recorded in the Greenville County RMC office in Deed Book 972 at Page 10. Grantor herein received the interest of Howell M. Whitmire by testate succession as exhibited in the Probate Court for Greenville County in Apartment Number 1466, File Number 28, which was filed i 1977.

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.

328 BV.5'

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