In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager 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.

Witnesses Herald II. Weson Kathy M. Nell

BERNARD M. MCPHEELY

Canalis R. McPheely

CANADA R. McPheely

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagors sign, seal and as the Mortgagors act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

GERALD G. WILSON

SWORN to before me this 28th day of July, 1978.

NOTARY PUBLIC FOR SOUTH CAROLINA
My Commission Expires: 8/22/87

RECORDED JUL 28 1978

19:04 AM

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State of South Carolina CREENVILLE COUNTY	Bernard M. McPheely Candis R. McPheely		MORTGAGE OF REAL ESTATE	Filed this 28 of July at 11:04 AM A. D., 19 78 and Recorded in Vol. 1.39 Page 521 Fee, \$	Register of Mesne Conveyance for Greenville County, S. C.	්රීසි, 250.00 Lot 457 "Del norte, sec.5"
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