1408 HH620

First Mortgage on Real Estate

DONNIE S. TANKERSLEY MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: John D. Belcher and

Stephanie P. Belcher

(hereinafter referred to as Mortgagor) SEND(S) CREETING:

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 - - Twenty-six thousand three hundred fifty - - - - -

26,350.00), 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 years after the date hereof, unless extended by mutual consent, the terms of said note and is G 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 southeast side of Cureton Street, being shown and designated as a portion of Block K, KANATENAH, on a Plat recorded in the RMC Office for Greenville County in Plat Book F, at Pages 131 and 132, and having, according to a more recent plat by R. B. Bruce, dated July 16, 1958, entitled "Property of Donald R. Styles", recorded in Plat Book PP, at Page 157, the following metes and bounds:

BEGINNING at an iron pin on the southeast side of Cureton Street at the corner of property now or formerly belonging to H. H. Robbins, which iron pin is situate 597.8 feet northeast of the intersection of McCuen and Steward Streets, and running thence S 25-20 E, 178 feet to an iron pin; thence N 64-40 E, 70 feet to an iron pin; thence N 20-25 W, 179 feet to the joint corner of property now or formerly belonging to F. J. Loftis, which joint corner is on the southeast side of Cureton Street; thence S 64-40 W, 70 feet to an iron pin, the point of beginning.

"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 salesprice 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 above is the same property conveyed to the mortgagors by deed of Michael McKenzie and Estelle McKenzie, dated August 31, 1977, to be recorded simultaneously herewith.

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.

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