

P. O. Box 1268
Greenville, S. C. 29602

GREENVILLE, S. C.

3 20 1977

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First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, James Randall Wardlaw and
Annette B. Wardlaw

(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 Twenty-Nine
Thousand Four Hundred Fifty and no/100-----DOLLARS

(\$ 29,450.00-----), 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 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,

All that piece, parcel or lot of land situate, lying and being on the southwestern side
of Staunton Court, near the City of Greenville, in the County of Greenville, State of
South Carolina, and known and designated as Lot No. 5 of a subdivision known as
Staunton Court, plat of which is recorded in the RMC Office for Greenville County in
Plat Book PPP, at page 143, and, according to said plat, has the following metes and
bounds, to wit:

BEGINNING at an iron pin on the southwestern side of Staunton Court, at the joint front
corner of Lots 5 and 6, and running thence with the joint line of said lots, S. 58-12 W.
115 feet to an iron pin; running thence N. 31-48 W., 125 feet to an iron pin at the
joint rear corner of Lots 4 and 5; running thence with the joint line of said lots,
N. 58-12 E., 115 feet to an iron pin on the southwestern side of Staunton Court;
running thence with the southwestern side of said Court, S. 31-48 E., 125 feet to the
point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of Fannie Nell
A. Madden, of even date, to be recorded herewith.

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.

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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