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

300x 1434 PAGE 510

First Mortgage on Real Estate

GREENVILLE CO. S. C. ALAR P. 176 MORTG AGEP! 176

> OCHNIE S. TANKERSLEY R.H.C.

STATE OF SOUTH CAROLINA COUNTY OF CREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES M. ENDICOTT and MARY BETH H. ENDICOTT (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 Forty Seven Thousand One Hundred Fifty and No/100 ----- DOLLARS

(\$ 47,150,00), 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 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 scaling 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 southeasterly side of Prentiss Avenue, in the City of Greenville, and being designated as Lot 10, Block K, on plat of Property of O. P. Hills as recorded in the RMC Office for Greenville County, S. C., in Plat Book F, page 224, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Prentiss Avenue, joint front corner of Lots 10 and 11, Block K, and running thence along the southeasterly side of Prentiss Avenue, N. 45-27 E. 62 feet to an iron pin, the corner of Lot 9; thence along the common line of Lots 9 and 10, S. 44-33 E. 180 feet to an iron pin; thence S. 45-27 W. 62 feet to an iron pin, joint rear corner of Lots 10 and 11; thence along the common line of said lots N. 44-33 W. 180 feet to an iron pin, the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Harold Benjamin McKinney, Jr. of even date herewith to be recorded.

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In addition to and together with the monthly payments of principal and interest under the the terms of the Note secured hereby, the mortgager promises to pay to the mortgage 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 amt. of the loan. The estimated monthly premium for each yr. thereafter will be .01% of the orig. principal

Together with all and singular therigous, tagger maker advangers, this appending 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.

debt secured by the mortgage if the mortgagor fails to pay it.

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