

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JOHN A. MADDOX, JR. and

KATHIE J. MADDOX

(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-one Thousand Eight Hundred and no/100ths------DOLLARS

(\$ 31,800.00), 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 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, in the Town of Simpsonville, at the northwestern corner of the intersection of Ashley Oaks Drive with Brentwood Way, being shown and designated as Lot No. 12 on a final plat of BRENTWOOD, SECTION II, made by Piedmont Engineers and Architects, dated May 19th, 1972, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R, page 5, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Ashley Oaks Drive at the joint front corners of Lots Nos. 12 and 13 and running thence along the common line of said lots, N. 84-26 W., 155.4 feet to an iron pin; thence S. 21-27 W., 113.1 feet to an iron pin on the northern side of Brentwood Way; thence along the northern side of Brentwood Way, S. 77-10 E., 165.9 feet to an iron pin; thence following the curve of the intersection of Brentwood Way with Ashley Oaks Drive the chord of which is N. 84-42 E., 25 feet to a point; thence continuing on said curve, the chord of which is N. 42-09 E., 37.1 feet to a point; thence with the western side of Ashley Oaks Drive, S. 0-24 E., 38.7 feet to an iron pin; thence continuing with said side of Ashley Oaks Drive, N. 15-35 E., 60.3 feet to an iron pin, the point of beginning.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagors agree to pay to the mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

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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O.