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 for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagor agrees to pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal balance then existing.

RECORDED DEC 2 '74 13683

State of South Carolina CREENVILLE COUNTY	RI G. BARNES AND GLADYS M.	To Fidelity Federal Savings and Loan Association Greenville, S. C.	MORTGAGE OF REAL ESTATE	Filed this 2nd day of December A. D., 1974  and Recorded in Vol. 1328 Page 691  Fee. \$ Pd. at 11:119 P.W.	[
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