12. 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.

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Derivation: Being the same property conveyed to the Hortagors by deed of Anne Elizabeth Garrett recorded in Deed Book 1083 at page 64 on July 13, 1978.

1318

RECORDED JUL 1 3 1978 at 3:29 P.M.

County, S. C. Register of Mesne Conveyance for Fidelity Federal Savings MORTCACE OF REAL ESTATE Loan Association State of South Carolina GREENVILLE COUNTY Greenville, S. Greenville \$41,300.00 ind Recorded in Vol and

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