TO ALL WHOM THESE PRESENTS MAY CONCERN: William Ray Bowen and Shirley Ann SEP 13 '76 (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-Six Thousand and No/100-------DOLLARS

MORTGAGE

STATE OF SOUTH CAROLINA C COUNTY OF GREENVILLE ()

Bowen

(\$36,000.00), 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 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 Mortgagen 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, on the northeastern side of Wheatridge Drive being shown and designated as Lot No. 30 on a Final Plat of Mountain Shadows, made by R. B. Bruce, Surveyor, dated April 28, 1969, recorded in the RMC Office for Greenville County, S.C., in Plat Book 4-N, page 7 and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the northeastern side of Wheatridge Drive at the joint front corners of Lots Nos. 29 and 30 and running thence with the common line of said lots N. 41-00 W. 150 feet to an iron ping Thence along the rear line of Lots Nos. 26 and 27 S. 49-00 W. 115 feet an iron pin at the joint rear corner of Lots Nos. 30 and 31; thence with the common line of said lots S. 41-00 E. 150 feet to an iron pin on Wheatridge Drive; thence along the northeastern side of Wheatridge Drive N. 49-00 E. 115 feet to an iron pin, the point of beginning.

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 quaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagors agree to pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal halance then evicting ...