STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

First Mortgage on Real Estate

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TO ALL WHOM THESE TRESENTS MAY CONCERN

(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 Nine Thousand Nine Hundred Fifty and No/100----- DOLLARS

), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said O T > note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which 2 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 on the 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, and being known and designated as Lot No. 7 on plat of Cunningham Acres, Section 3, recorded in the R.M.C. Office for Greenville County in Plat Book 4-N, Page 73 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Peachtree Street at the joint front corner of Lots 7 and 8, and running thence along the joint line of said Lots S. 3-10 E., 164.85 feet to an iron pin in the line of Drexel Terrace Subdivision; thence along the line of that property N. 86-53 E., 100 feet to an iron pin at the joint rear corner of Lots Nos. 7 and 6; thence along the joint line of said lots N. 3-10 W., 164.9 feet to an iron pin at the joint front corner of said lots on the southern side of Peachtree Street; thence along the southern side of Peachtree Street S. 86-50 W., 100 feet to the beginning corner.

This is the same property conveyed to the mortgagors by deed of Ronald W. Chandler and Sandra F. Chandler recorded in the R.M.C. Office for Greenville County on May 23, 1977, in Deed Book 1057, Page 46.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagors promise to pay to the mortgagee a monthly premium necessary to carry private mortgage insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly promism for the first nine years will be 10% of the original amount of the

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