GREENVILLE CO. S. V.

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GROW 1363 HASE 98

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GROW 1363 HASE 98

GROW 1364 HASE 98

GROW 1365 HASE 98

JOAN L. LANG

(hereinalter 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

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, near the City of Greenville, being known and designated as Lot No. 19 of a subdivision known as Lakeforest, Section 1, plat of which is recorded in the R. M. C. Office for Greenville County in Plat Book CG, at page 17, and having, according to said plat, the following metes and bounds, to-wit:

BEBINNING at an iron pin on Lake Fairfield Drive at the corner of Lot No. 20, and running thence along the line of Lot No. 20, N 74-02 E 183.1 feet to an iron pin; thence N 7-44 W 100 feet to an iron pin; thence S 75-37 W 205.8 feet to an iron pin on Lake Fairfield Drive; thence along said Drive, S 20-39 E 105 feet to the point of beginning.

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 her failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as a part of the debt secured by the mortgage.

The mortgagor agrees 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.

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