GREENVILLE CO. S. C.

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First Mortgage on Real Estate 493 15 4 54 PH '75

DORNIE S. TARKEMORTGAGE

21668

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN

Jim D. Hoyle and Diana B. Hoyle

Thereinafter referred to as Mongagor)

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-nine Thousand, Five Hundred and No/100

), 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 O thirty 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 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, on the northern side of Leyswood Drive, near the City of Greenville, being shown as Lot 94A on plat of Section III, Wade Hampton Gardens, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book YY at Page 179 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Leyswood Drive at the corner of Lot 94 and running thence with the northern side of said drive S. 74-33 W. 100 feet; thence S. 86-42 W. 78.5 feet to an iron pin at the corner of Lot 66; thence with line of said lot, N. 27-03 E. 123.2 feet to an iron pin at the corner of Lot No. 67; thence with line of said lot, N. 62-24 E. 89.1 feet to an iron pin in the line of Lot 94; thence with line of said lot, S. 18-17 E. 126 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 his failure to pay it, the cortgagee may advance it for the cortgagor'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 nortgagee may apply for mortgage quaranty incurance to comply with the ale-