FILED CO.S.C. 900x 1443 ruce 950 " | | | | 18 kg m MORTGAGE 87 PAGE 458 ...day of THIS MORTGAGE is made this. 1st day of November

19 78 , between the Mortgagor, RONALD L. HAMBY AND DONNA L. HAMBY (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of ... SOUTH CAROLINA ..., whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (berein "Lender"). WHEREAS, Borrower is indebted to Lender in the principal sum of -- Forty Thousand and No/100ths ... November 1. 1978 Therein "Note" J. or profine for monghining limente of principal and interest This is the identical property conveyed to the Mortgagors herein by deed of James L. Leake, Jr. and Ruth M. Leake, dated October 20, 1978, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1090 at Page 540 on October 25, 1978 . "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." Formerly Fidelity Federal AMIRICAN FECERAL BANK, F.S.R. Bavings and Loan Association ENTHER PALENCE LEGERY Route 6, Pleasantdale Circl which has the address of South Carolina 29607 ... (herein "Property Address"); [State and Zip Code] To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or bereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the

property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, casements or restrictions

listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property. SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

Mortgage is on a leasehold) are herein referred to as the "Property".