800K 1100 PAGE 609

First Mortgage on Real Estate

## MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Ken W. Stannard and

Virginia M. Stannard

(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 - - - - TWENTY TWO THOUSAND ONE HUNDRED AND NO/100THS - - - - - - - DOLLARS (\$ 22,100.00 ), with interest thereon at the rate of evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified by mutual agreement, in writing, the final maturity of which is 25 years 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 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 southeastern side of Richbourg Court, being shown as Lot No. 1 on a plat of the property of James Taylor dated November, 1961 prepared by Piedmont Engineering Service and recorded in Plat Book XX at Page 35 in the RMC Office for Greenville County and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the Southeastern side of Richbourg Court at the joint front corner of Lot No. 1 and Lot No. 2 and running thence with line of Richbourg Court N. 42-26 E. 111.1 feet to an iron pin; thence with southern corner of intersection of Richbourg Court and Richbourg Road, the chord being N. 86-21 E. 36 feet to an iron pin on the southwestern side of Richbourg Road; thence with said Road S. 49-43 E. 105 feet to an iron pin; thence S. 40-00 W. 130 feet to an iron pin at the joint rear corner of Lot No. 1 and Lot No. 2; thence with Lot No. 2, N. 52-12 W. 135.8 feet to point of beginning.

This is the same property conveyed to Morgagors by deed of Daniel H. Vernon to be recorded herewith.

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 the sum of 1/48th of 1% of the original amount of this loan and on their failure to pay it, the Mortgagee may advance it for the Mortgagors' account and collect it as a part of the debt secured by the mortgage.

The Mortgagors agree that after the expiration of ten years from the date hereof, the Mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan and the Mortgagors agree to pay to the Mortgagee as premium for such Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

insurance one-half of one per cent of the principal balance then existing.

SATISFIED AND CANCELLED OF RECORD

51/1/2012

CONTROL OF CANCELLED OF RECORD

19/12

R. M. S. FOR GREENVILLE COUNTY, S. C.

AT 3:560 CLOCK PM. NO. / 165/