

First Mortgage on Real Estate
Main

GREENVILLE S. C.
Nov 1 10 54 AM '71
OLLIE FARNSWORTH
R. M. C.
BOOK 1212 PAGE 128
MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Philip D. England

(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-five Thousand Two Hundred and no/100----- DOLLARS

(\$ 25,200.00----), 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 is Twenty-five 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 northeastern corner of intersection of Rock Creek Drive and Mount Vista Avenue in the City of Greenville, being shown as Lot 11 on plat of Property of Elizabeth C. McCall prepared by Dalton & Neves, Engineers, dated April 1940, and having according to a more recent plat entitled "Property of James B. Adams and Deborah McC. Adams" prepared by Carolina Engineering & Surveying Co., dated May 24, 1966, the following metes and bounds:

Beginning at an iron pin on the northern side of Rock Creek Drive at the joint front corner of Lots 10 and 11, and running thence with line of Lot 10, N 35-03 E 310 feet to an iron pin on the easterly side of Mount Vista Avenue; thence with the eastern side of Mount Vista Avenue, S 63-04 W 365 feet to an iron pin on the northern side of Rock Creek Drive; thence with said Rock Creek Drive, S 59-04 E 172 feet to the point of beginning.

The mortgagors agree that after the expiration of 10 years from date hereof, mortgagee may at its option apply for mortgage insurance for an additional period of 5 years with the mortgage insurance company insuring this loan, and mortgagor agrees to pay to mortgagee as premium for such insurance 1/2% of the principal balance then existing.

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 mortgagee the sum of 1/48% 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 mortgagee may advance it for mortgagor's account and collect it as part of the debt secured hereby.

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.