

U.S.C.  
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RSLEY

BOOK 1510 PAGE 537

# MORTGAGE

THIS MORTGAGE is made this 11th day of August, 1980, between the Mortgagor, Edward Phifer Helms and Polly T. Helms (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 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Four Thousand Nine Hundred fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 11, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2010;

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land with the buildings and improvements thereon, lying and being on the southerly side of East Montclair Drive, in the City of Greenville, S. C., and being designated as Lot No. 2 on Plat entitled "Property of Jim Coleman" as recorded in the RMC Office for Greenville County, S. C., in Plat Book DDD, Page 69 BEGINNING at an iron pin on the southerly side of East Montclair Drive, joint front corner of Lots 2 and 3 and running thence along the common line of said lots S 32-50 W 75 feet to an iron pin; thence continuing along said common line S 52-04 W 88.3 feet to an iron pin; thence N 67-03 W 75 feet to an iron pin, joint rear corner of Lots 1 and 2; thence along the common line of said lots N 41-30 E 100 feet to an iron pin; thence continuing with the common line of said lots N 30-17 E 65 feet to an iron pin on the southerly side of East Montclair Drive; thence along said Drive S 52-40 E 38 feet to an iron pin; thence continuing with said Drive S 69-11 E 54 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of James A. Hopple and Lynn W. Hopple, dated August 11, 1980 and recorded in the RMC Office in Deed Book 1130, Page 826.

"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."

which has the address of 214 East Montclair Avenue, Greenville, S. C. (herein "Property Address");  
[Street] [City] [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 hereafter 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 Mortgage is on a leasehold) are herein referred to as the "Property".

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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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