

27583 DRM JPT
Calvin N. Cox

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S. C.

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This instrument was prepared by:
Donald R. McAlister, LOVE
THORNTON, ARNOLD & THOMASON

ASLEY
MORTGAGE
(Renegotiable Rate Mortgage)

1527 190

THIS MORTGAGE is made this 9th day of December 1980 between the Mortgagor,
CALVIN N. COX (herein "Borrower"),
and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation
organized and existing under the laws of the United States whose address is 101 EAST WASHINGTON STREET,
GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY-SIX THOUSAND FIFTY & NO/100
Dollars, which indebtedness is evidenced by Borrower's note date December 9, 1980 (herein "Note")
which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all
renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of
principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1,
2011

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 lot of land situate on the northeastern side of Georgetown
Circle being shown as Lot No. 31 on a plat of Eastgate Village Subdivi-
sion dated May 15, 1973, prepared by Piedmont Engineers & Architects,
Surveyors, recorded in Plat Book 4-X at page 31 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 northeastern side of Georgetown Circle
at the joint front corner of Lot 30 and Lot 31 and running thence with
Lot 30 N 27-07 E 67.2 feet to an iron pin at the joint rear corner of
Lot 30 and Lot 31; thence S 63-18 E 115.6 feet to an iron pin at the
joint rear corner of Lot 31 and Lot 42; thence with Lot 42 S 14-45 W
80 feet to an iron pin at the joint rear corner of Lot 31 and Lot 32;
thence with Lot 32 N 78-35 W 90.23 feet to an iron pin on Georgetown
Circle; thence with said circle N 8-35 W 30 feet to an iron pin; thence
with said circle N 43-18 W 30 feet to the point of beginning.

This is the same property conveyed to the mortgagor by deed of Threatt
Enterprises, Inc., 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 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 (Lot 31) - Georgetown Circle, EASTGATE, Taylors
S. C. 29687 (State and Zip Code) herein "Property Address";

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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 seized 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.