

FILED GREENVILLE CO. S.C.
SEP 1 2 53 PM '78
DONNIE S. TANKERSLEY
R.H.C.

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BOOK 1443 PAGE 48
BOOK 73 PAGE 65
VOL 1471 PAGE 144

THIS MORTGAGE is made this 1st day of September 1978, between the Mortgagor, PAUL J. KENNEDY, JR. AND JACQUELYN L. WIMBERLY (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of State 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 Thirty Eight Thousand Eight Hundred Fifty and No/100 (\$38,850.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 1, 1978 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness if not sooner paid due and payable on September 1, 2008.

This is the same property conveyed to the mortgagors by deed of Bellingham, Inc. recorded in the R.M.C. Office for Greenville County on September 1, 1978, in Deed Book 1086, Page 612.

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 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 mortgagors fail to pay it.

STATE OF SOUTH CAROLINA
DOCUMENTARY TAX COMMISSION
SEP 17 1978
STAMP TAX
R.R. 11218
15.56

Donnie S. Tankersley
21257

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which has the address of Coalmont Court South Carolina (herein "Property Address");

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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