

First Mortgage on Real Estate

OCT 25 4 58 PM 1991
MORTGAGE

OLLIE FARNSWORTH
R. M. C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: HUGH W. LINDSAY, JR. AND

DOROTHY L. LINDSAY

(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) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of **Nineteen Thousand Three Hundred Fifty and No/100** ----- DOLLARS (\$19,350.00), with interest thereon from date at the rate of **Six (6%)** per centum per annum, said principal and interest to be repaid in monthly instalments of **One Hundred Twenty-Five and No/100** ---- Dollars (\$125.00) each on the first day of each month hereafter until the principal and interest are fully paid; each payment to be applied first to payment of interest and then to payment of principal, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, 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, being known and designated as Lot No. 43 on Plat of property of Rosedale Subdivision, recorded in Plat Book QQ, Pages 112 and 113, in the R. M. C. Office for Greenville County, and having, according to said Plat, the following metes and bounds:

"BEGINNING at an iron pin on the Northern side of Rosemary Lane, joint front corner of Lots No. 42 and 43 and running thence with the line of Lot No. 42, N. 16-08 E. 150 feet to an iron pin, thence with said line, N. 73-52 W. 108 feet to an iron pin, joint rear corners of Lots 44 and 43; thence with the line of Lot No. 44, S. 16-08 W. 150 feet to an iron pin on Rosemary Lane, thence with said Lane, S. 73-52 E. 108 feet to an iron pin, the point of BEGINNING.

Being the same premises conveyed to the Mortgagors by Deed to be recorded herewith.

IT IS UNDERSTOOD that the within mortgage secures a loan insured by the Mortgage Guaranty Insurance Corporation. It is agreed that the mortgagee may, at the expiration of ten years, require the said loan to be insured by the Mortgage Guaranty Insurance Corporation for an additional period of five years, at a premium amounting to not more than one-half of one per cent of the principal balance then existing. That this mortgage shall secure the mortgagee for any sum that may be advanced in payment of said insurance premium, and that all sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the mortgagee. This agreement will be binding on ourselves, our heirs and assigns.

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.