

REGULATION NO. 22
COMPLIED WITH
Mortgage on Real Estate

GREENVILLE G.O.S.C.

NOV 25 3 40 PM '67

HENRIE S. TARKENTLEY
R.M.C.

BOOK 1278 PAGE 520

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Joseph E. Shirley and

Janice T. Shirley

(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 Four Thousand Seven Hundred and no/100ths ----- DOLLARS
(\$ 24,700.00), with interest thereon at the rate of eight per cent per annum as
evidenced by the Mortgagor's note of even date herewith payable as therein stated, or as hereafter modified
by mutual agreement, in writing, the final maturity of which is thirty 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 Mort-
gagee 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 be-
fore the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bar-
gained, 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 southeastern side
of Wardview Avenue, being known and designated as Lot No. 8 as shown on plat entitled
PROPERTY OF J. T. MERRITT, dated May, 1965, prepared by Jones Engineering Services
and recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat
Book III at Page 167A, and having, according to said Plat, the following metes and
bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Wardview Avenue at the joint
front corner of Lots 7 and 8 and running thence with the common line of said Lots,
S. 41-30 E. 170 feet to an iron pin; thence S. 48-30 W. 25.5 feet to an iron pin;
thence S. 73-00 E. 199.5 feet to an iron pin on the southeastern side of Wardview
Avenue; thence with the southeastern side of said Avenue, N. 48-30 E. 130 feet to
the point of beginning.

"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
for the term of the guaranty policy the sum of 1/48th of 1% 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 the mortgagor's amount and
collect it as part of the debt secured by the mortgage."

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

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 fix-
tures and equipment, other than the usual household furniture, be considered a part of the real estate.