

FILED  
GREENVILLE CO. S. C.

JUL 1 2 19 PH '76

BOOK 1371 PAGE 739

First Mortgage on Real Estate

DONNIE S. TANKERSLEY  
R.M.C. MORTGAGE

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, TALMADGE C. STROUD AND  
BRENDA C. STROUD

(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 ONE THOUSAND, ONE HUNDRED FIFTY AND NO/100 ----- DOLLARS

(\$ 21,150.00 ), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said  
note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which  
is 30 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, City of Greenville, on the  
southeastern side of Ridgecrest Drive, and the western side of Kent Lane, being shown  
and designated as Lot No. 45 on a plat of VISTA HILLS made by Dalton & Neves, dated May  
1946, recorded in the RMC Office for Greenville County, South Carolina in Plat Book P at  
page 149, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Ridgecrest Drive at the joint  
front corner of Lots Nos. 44 and 45, and running thence with the southeastern side of  
Ridgecrest Drive, N. 50-45 E., 91.2 feet to an iron pin; thence with the curve of the  
intersection of Ridgecrest Drive with Kent Lane, a chord of which is S. 65-37 E., 57.8 feet to  
an iron pin on the western side of Kent Lane; thence with the western side of Kent Lane, S.  
1-50 E., 178.7 feet to an iron pin; thence along the line of Lot No. 46, S. 50-45 W., 10.9  
feet to an iron pin; thence along the line of Lot No. 44, N. 39-15 W., 190 feet to an iron  
pin on the southeastern side of Ridgecrest Drive; the point of BEGINNING.

The above described property is the same conveyed to the mortgagors herein by deed of  
Leona L. Garrett (now known as Leona Davis Bass), dated July 1, 1976, to be recorded here-  
with, in the R. M. C. Office for Greenville County, South Carolina.

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 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 mortgagors' amount and collect it as part  
of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance  
reaches 75% or less of the original appraisal or sales price, whichever is less, and the  
mortgagee may apply for mortgage guaranty insurance to comply with the above, through the  
mortgage guaranty insurance company insuring this loan, and that the mortgagors agree  
to pay to the mortgagee, annually, as premium for such insurance 1/4 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.

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