

1978-1979

FILED
GREENVILLE CO. S. C.

BOOK 1373 PAGE 699

JUL 27 11 22 AM '78

DEWITT T. HANCOCK
MORTGAGE
R.M.C.

First Mortgage on Real Estate

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Frank Louchiey and Eveylyn
K. Louchiey

(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

Thirty-One Thousand Four Hundred Fifty and No/100-----DOLLARS

(\$ 31,450.00), 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 25 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, being known and desig-
nated as Lot No. 18 on plat of Supreme Forest, made by Piedmont Engineers
and Architects, October 26, 1972 and recorded in the RMC Office for Green-
ville County in Plat Book 4X at Page 6. According to said plat, the
property is more fully described as follows:

BEGINNING at an iron pin on Misty Creek Lane at the joint front corner of
Lots Nos. 17 and 18 and running thence along the joint line of said lots
S. 17-56 W. 167.85 feet to an iron pin; thence N. 72-04 W. 150.0 feet to
an iron pin at the joint rear corner of Lots Nos. 18 and 19; thence with
the joint line of said lots N. 17-50 E. 165.5 feet to an iron pin on
Misty Creek Lane; thence with said Lane S. 72-55 E. 150.0 feet to an iron
pin, the point of beginning.

This being the identical property conveyed to Mortgagors by deed
recorded on even date.

"In addition to and together with the monthly payments of principal and
interest under the terms of the note secured hereby, the mortgagor pro-
mises 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 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 insur-
ance to comply with the above, through the mortgage guaranty insurance
company insuring this loan, and that the mortgagor agrees to pay to the
mortgagee, annually, as premium for such insurance 1/4 of 1% of the princi-
pal 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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