

GREENVILLE CO. S. C.
P.O. Box 1268
Greenville, S.C. 1 23 PM '77
DONNIE S. TANKERSLEY
R.M.C.

BOOK 1375 PAGE 960

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Patton W. O'Neill and (hereinafter referred to as Mortgagor) SEND(S) GREETING:
Catherine A. O'Neill

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-six Thousand Fifty and no/100----- DOLLARS

(\$ 26,050.00----), 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 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 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, City of Greenville, on the western side of Forest Green Drive, now Scarlett Street, being known as parts of Lots 215 and 216 of Sherwood Forest, plat of which is recorded in Plat Book GG at pages 70 and 71, and having according to a more recent survey by C. C. Jones & Associates, May 18, 1957, showing a revision of Lots 215 and 216, the following metes and bounds:

Beginning at an iron pin on the western side of Forest Green Drive (now Scarlett Street), joint front corner of Lots 215 and 217-A; thence with joint line of said lots, S 83-02 W168.2 feet to an iron pin; thence S 6-58 E 75 feet to an iron pin in the line of Lot 216; thence a new line through Lots 215 and 216, N 83-15 E 161.9 feet to an iron pin on the western side of Forest Green Drive; thence with said Drive, N 2-50 W 75.7 feet to the beginning corner.

Being the same property conveyed to the mortgagors by deed of Carolyn Joyce Bowers Chapman by deed dated August 20, 1976, to be recorded herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, mortgagors promise to pay to mortgagee for the term of the guaranty policy the sum of 1/48% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan, and on their failure to pay it, the mortgagee may advance it for mortgagors' account 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 salesprice, 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 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 fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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