

FILED  
GREENVILLE CO. S. C.

BOOK 1385 PAGE 428

DEC 17 2 46 PM '76

DONNIE S. TANKERSLEY  
R.M.C.

**MORTGAGE**

First Mortgage on Real Estate

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STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: WILLIAM DONALD MORGAN AND  
JOYCE W. MORGAN,

(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-**  
**Three Thousand Two Hundred and no/100-----DOLLARS**

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(\$33,200.00 ), 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 (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, being known and designated as  
Lot No. 22 on plat of Timberlake which plat is recorded in the R.M.C. Office for Green-  
ville County in Plat Book BB at Page 185 and having, according to said plat, the following  
metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Selwyn Drive joint front corner of  
Lots 21 and 22 and running thence with the line of Lot 21 N. 84-16 E. 167.8 feet to an  
iron pin on the line of Lot No. 47; thence with the line of Lots 47 and 46 N. 2-03 E.  
90.85 feet to an iron pin at the joint rear corner of Lots 22 and 23; thence with the  
common line of said lots S. 84-16 W. 180.1 feet to an iron pin on the easterly side of  
Selwyn Drive; thence along the easterly side of said drive S. 5-44 E. 90 feet to the  
point of beginning.

Derivation: This being the same property conveyed to the Mortgagor herein by John  
D. Henley, Jr., by deed dated December 16, 1976 and recorded December 17, 1976, in  
Deed Book 1048 at Page 24 in the R.M.C. Office for Greenville County.

"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 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 mortgagor agrees to  
pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal  
balance then existing."

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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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