

Fidelity Federal Savings and  
Loan Association  
P. O. Box 1268  
Greenville, S. C.

FILED  
GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY  
R.H.C.

First Mortgage on Real Estate

## MORTGAGE

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Lewis B. Spence, Jr. and Cheryl W. Spence  
(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-Seven Thousand Fifty and No/100ths----- DOLLARS

( \$ 37,050.00 ), 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 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 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, on the Eastern side of Edwards Mills Road being shown and designated as Lot 3 on plat of Old Mill Estates prepared by Piedmont Engineers and Architects dated June 15, 1972 and recorded in the RMC Office for Greenville County in Plat Book 000 at Page 159 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the Eastern side of Edwards Mills Road at the joint front corner of Lots 2 and 3 on aforesaid plat and running thence N 64-40 E 228.5 feet to a point in center of creek; thence along and with the meanderings of said creek, center of creek being the line, the traverse of which is S 1-00 E 100 feet to a point in the center of said creek at the joint rear corner of Lots 3 and 4 as shown on said plat; thence running along and with the joint line of said two lots, S 64-30 W 226.7 feet on the Eastern side of Edwards Mill Road; thence running along and with the Eastern side of Edwards Mills Road, N 15-37 W 6 feet; thence continuing along and with the Eastern side of Edwards Mills Road, N 1-08 W 94 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Bob Maxwell Builders, Inc. 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, 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 their 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

Over  
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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