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First Mortgage on Real Estate

## MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles L. McCreery and Carmen F. McCreery

(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 Forty-nine Thousand Five Hundred and No/100

DOLLARS

(\$ 49,500.00), 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 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, shown and designated as Lot 178 on plat of Dove Tree made by Piedmont Engineers and Architects, September 18, 1972, and revised on March 29, 1973, and recorded in the RMC Office of Greenville County in Plat Book 4X at page 21. According to said plat the property is more fully described as follows:

BEGINNING at an iron pin on Dewberry Lane at the joint corner of Lots Nos, 178 and 179 and running thence with said Dewberry Lane N 46-29 W 32.1 feet to an iron pin; thence continuing in said lane N 51-43 W 45.6 feet to an iron pin; thence N 48-21 W 93.8 feet to an iron pin near the intersection of Rosebay Drive; thence with the curve with said intersection N 4-13 E 29.4 feet to an iron pin on Rosebay Drive; thence with said drive N 58-40 E 25.4 feet to an iron pin; thence continuing with said drive N 64-15 E 100 feet to an iron pin at joint corner of Lot 177; thence with line of Lot 177 S 34-38 E 161.94 feet to an iron pin in the line of Lot 179; thence with joint line of said lot S 49-34 W 100.9 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of Metropolitan Life Insurance Company dated June 6, 1977, and recorded on June 15, 1977, in the RMC Office for Greenville County, S. C., in Deed Book 1058, page 578.

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 a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original (con't) Together with all and singular the rights, numbers, 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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