

First Mortgage on Real Estate

**MORTGAGE**

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MRS. CLAIRE R. McKAY (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 SIX THOUSAND NINE HUNDRED AND NO/100** - - DOLLARS

(\$36,900.00), 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

BY U.S.

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,

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF GROUND, together with all the buildings and improvements thereon, situated in the County of Greenville, State of South Carolina; being known and designated as Lot No. Fifteen (15) of Wildair Estates; according to survey and plat by R. B. Bruce, Surveyor, dated July 13, 1977; and delineated on Subdivision Map registered in Plat Book "EE", page 19; said property bearing Municipal Number 11 Burgundy Drive; and being more particularly described as follows:

BEGINNING at a point on the West margin of Burgundy Drive, the Southeast corner of said Lot, and running South 76 degrees 20 minutes West, Two hundred (200.0') feet to a point; then North 13 degrees 40 minutes West, Ninety five (95.0') feet to a point; then North 76 degrees 20 minutes West, One hundred ninety nine (199.0') feet to a point on the West margin of Burgundy Drive, the Northeast corner of said Lot; then South 15 degrees 07' East, Thirty six and seven tenths (36.7') feet, along the West margin of Burgundy Drive to a point; then continuing along the West margin of Burgundy Drive, South 13 degrees 40 minutes East, Fifty eight and four tenths (58.4') feet, to the point of beginning.

Being the same property acquired by the Mortgagor herein from Roger N. Wesley by Deed of July 18, 1977, registered in Deed Book 1060 Page 794, Records of RMC Office of Greenville County, S. C.

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 is to commence with the 109th installment and the amount of the estimated monthly premium will be .01% of the principal balance after the 120th installment. The mortgagee may advance the premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

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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