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DONNIE S. TANKERSLEY
R.H.C.

BOOK 1407 PAGE 930

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: John V. DePolo and Sadie E.

DePolo

(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-three Thousand One Hundred Fifty and 00/100----- DOLLARS

(\$43,150.00), 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, being known and designated as a portion of lot 126 as shown on a plat of Poinsettia Subdivision, Section No. Three, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book PPP at Page 141 and having, according to said plat, the following metes and bounds: BEGINNING at a point on the southeastern edge of Poinsettia Extension at a joint corner of lots 126 and 127 and running thence S. 10-41 E. 130.0 feet to a point; thence along a line of lot 125 S. 37-40 W. 93.26 feet to a point on the north-eastern edge of Poinsettia Drive; thence along the northeastern edge of Poinsettia Drive N. 50-35 W. 30.0 feet to a point; thence continuing along the northeastern edge of said drive N. 41-30 W. 75.0 feet to a point; thence continuing along the northeastern edge of said drive N. 32-05 W. 77.0 feet to a point; thence with the curve of the edge of the southeastern corner of the intersection of Poinsettia Drive and Poinsettia Extension, the chord of which is N. 15-27 E. 30.4 feet to a point on the southeastern edge of Poinsettia Extension; thence with the southeastern edge of said extension N. 72-59 E. 33.2 feet to a point; thence continuing along the southeastern edge of said extension N. 76-43 E. 70.0 feet to a point; thence N. 79-19 E. 36.8 feet to the beginning corner; LESS, however, a 5' strip of lot 126 as shown on the above mentioned plat, which runs parallel to and contiguous with the southwestern side lot line of lot 127 from Poinsettia Extension back to a line of lot 125, said strip being the same property described in a deed from Poinsett Realty Company to A.Y. Rosamond dated May 11, 1970, and recorded on August 31, 1970, in said RMC Office in Deed Book 897 at Page 339.

"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 amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it."

This is the same property conveyed by a deed from Barbara B. Kittel, now known as Barbara B. Willis to John V. DePolo and Sadie E. DePolo dated August 22, 1977, and recorded herewith.

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.

The mailing address of Fidelity Federal Savings and Loan Association is P.O. Box 1268, Greenville, S.C. 29602.

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