GREENVILLE CO. S. C

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BONHIE S. TANKIRSLEY R.M.C.

First Mortgage on Real Estate

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MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, Charles MacDower Beaty

and Kathy K. Beaty

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

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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 five hundred ----- DOLLARS

(\$ 36,500.00), 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 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, and City of Greenville, being shown and designated as Lot 204 and the rear 40 feet of Lot 194, as shown on Plat of TRAXLER PARK, recorded in the RMC Office for Greenville County in Plat Book F, at Pages 114 and 115, and described as follows:

BEGINNING at a point on the northern side of Woodvale Avenue, which point is 489.9 feet west of the intersection of Woodvale Avenue and Rock Creek Drive and is the joint front corner of Lots 203 and 204, and running thence N 25-23 W, 191.3 feet to a point in the joint line of Lots 194 and 195; thence through Lot 194, S 64-37 W, 70 feet to a point in the joint line of Lots 193 and 194; thence S 25-23 E, 188.9 feet to a point on the northern side of Woodvalue Avenue, joint front corner of Lots 204 and 205; thence along said Woodvale Avenue, N 66-27 E, 70 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Zillah W. Cribb, dated November 7, 1977, to be recorded simultaneously herewith.

"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."

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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 fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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