

P.O. Box 1268
Greenville, S.C. 29602

GREENVILLE CO. S.C.

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1430-125

GENVE S. TANKERLEY
P.M.C.

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Olin Douglas Johnson and Doris

W. Johnson (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 Thousand Three Hundred Fifty and No/100-----DOLLARS

(\$ 40,350.00), 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 29 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, located on Driver Avenue and being known and designated as Lot No. 22, as shown on a plat of Glendale Heights Addition, which is recorded in the R.M.C. Office for Greenville County, in Plat Book QQ, at Page 13-B, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Driver Avenue at the joint front corner of Lots 21 and 22 and running thence with the northern side of Driver Avenue S 71-43 E. 63.6 feet to a point; thence continuing along the northern side of Driver Avenue S 46-42 E. 180 feet to a point at the joint front corner of Lots 22 and 23 on the northern side of Driver Avenue; thence running N 28-59 E. 132.2 feet to a point at the joint rear corner of Lots 22 and 23; thence running N 69-55 W. 300 feet to a point at the joint rear corner of Lots 21 and 22; thence running S 14-36 E. 78.5 feet to an iron pin on the northern side of Driver Avenue and the point of beginning.

This conveyance is subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record on the recorded plat or on the premises and is the same property conveyed to the Mortgagors herein by deed of Lawrence O'Shield, dated April 27, 1978, recorded 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 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 monthly installment. 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."

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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