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MORTGAGE

THIS MORTGAGE is made this thirty-first (31st) day of August 1978, between the Mortgagor, George P. McCoy and Valerie C. McCoy (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-seven Thousand (\$27,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 31, 1978 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2008

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the Town of Simpsonville, Greenville County, State of South Carolina, being shown and designated as Lot 525, Section V of WESTWOOD Subdivision, as shown on plat thereof, recorded in Plat Book 4X at pages 62 and 63 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

According to the above referenced plat, this lot has the following metes and bounds, to-wit: BEGINNING at an iron pin near a Cul-de-Sac on Agewood Court, at the joint front corner of Lots 524 and 525 and running thence with the joint lines of said Lots N. 41-02 E. 164.5 feet to an iron pin to the joint corner of Lots 524, 525, 537 and 538; thence with the rear line of Lot 537 N. 30-59 W. 35.0 feet to an iron pin; thence S. 79-43 W. 126.5 feet to an iron pin; thence S. 89-56 W. 9.0 feet to an iron pin at the joint rear corner of Lots 525 and 526; thence with the joint line of said lots S. 2-39 W. 134.9 feet to an iron pin on the northerly side of Agewood Court; thence with the northerly side of Agewood Court N. 83-54 E. 43.7 feet and S. 78-14 E. 6.3 feet to the beginning corner.

This being the same property conveyed to the Mortgagor herein by deed of Michael T. McCoy and Arcada J. McCoy, to be 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 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 property which has the address of 16 Agewood Court, Simpsonville, S.C. 29681 (herein "Property Address");

mortgagor fails to pay it.

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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