

SEP 29 1 49 PM '78

MORTGAGE

BONNIE S. TANKERSLEY
R.H.C.

THIS MORTGAGE is made this 28th day of September 1978, between the Mortgagor, Harold D. Simmons and Josephine Simmons (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 Thirty Two Thousand Seven Hundred and Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 28, 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 October 1, 2008;

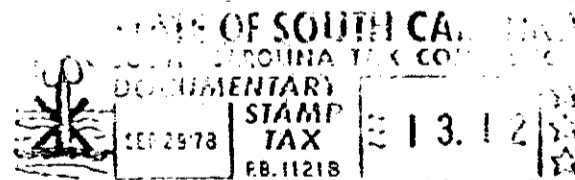
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land, together with all buildings and improvements thereon, situate, lying and being on the eastern side of Vinson Drive, in Greenville County, South Carolina, being known and designated as Lot No. 68 as shown on a plat entitled, LONGFOREST ACRES, made by Jones Engineering Service dated June 1965, recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book JJJ at page 79, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Vinson Drive at the joint front corners of Lots Nos. 67 and 68; and running thence along the eastern side of Vinson Drive, N. 12-47 W., 100 feet to an iron pin at the joint front corners of Lots Nos. 68 and 69; thence along the common line of said lots, N. 77-13 E., 160 feet to an iron pin; thence S. 12-47 E., 100 feet to an iron pin at the joint rear corner of Lots Nos. 67 and 68; thence along the common line of said lots, S. 77-13 W., 160 feet to an iron pin on the eastern side of Vinson Drive; the point of BEGINNING.

The above described property is the same conveyed to the mortgagors herein by deed of Larry W. and Margaret C. Ross, 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 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 the 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.



which has the address of 404 Vinson Drive, Greenville, South Carolina 29609 (herein "Property Address");

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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