107 20 4 45 PH 17

MORTGAGE

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SORNIE STANATRSLEY

THIS MORTGAGE is made this. 20th day of October.

19.78., between the Mortgagor, Larry D. Meek and Marilyn F. Meek.

(herein "Borrower"), and the Mortgagee,

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of SQUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the northern side of Crowndale Drive in Greenville County, South Carolina, being known and designated as Lot No. 108 on a plat entitled GRAY FOX RUN, SECTION I made by C. O. Riddle, dated November 6, 1975, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5-P at Page 16 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Crowndale Drive at the joint front corner of lots nos. 107 and 108 and running thence along the common line of said lots, N. 2-36 E. 130 feet to an iron pin; thence S. 87-24 E. 110 feet to an iron pin at the joint rear corner of lots nos. 108 and 109; thence with the common line of said lots, S. 2-36 W. 130 feet to an iron pin on the northern side of Crowndale Drive; thence along the northern side of Crowndale Drive, N. 87-24 W. 110 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Larry D. Meek and Marilyn F. Meek by deed of Bob Maxwell Builders, Inc. dated October 20, 1978 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 mortgagors promise 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 is as part of the debt secured by the mortgage if the mortgagors fail to pay it.

which has the address of 111 Crowndale Drive Taylors

[Street] [City]

South Carolina 29687 (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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