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GREENVILLE CO. S. C.
MAY 23 1 02 PM '79
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

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THIS MORTGAGE is made this 10th day of May 1979, between the Mortgagor, J. Neel Long and Suzannah F. Long (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 Fifty Two Thousand Six Hundred Fifty and No/100 (\$52,650.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 10, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2009;

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 State of South Carolina, County of Greenville, being known and designated as Lot No. 46 on a plat of Forrester Woods, Section I, recorded in the R.M.C. Office for Greenville County in Plat Book 4N, Page 78, prepared by Carolina Surveying Company and shown on a revised plat made by Carolina Surveying Company with the revision as of June 30, 1975, and also shown on a more recent survey by Freeland and Associates dated May 7, 1979, being designated as Lot 46, Section I, Forrester Woods, Property of J. Neel Long and Suzannah F. Long recorded in the R.M.C. Office for Greenville County in Plat Book 7F, Page 20, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Gilder Creek Drive at the joint front corner of Lots 46 and 47 and running thence N. 62-24 W., 137.8 feet to an iron pin at the joint rear corner of said Lots; thence running along the common line of Lots 45 and 46 N. 27-36 E., 115.0 feet to an iron pin at the joint rear corner of Lots 46 and 43; thence running along the common line of said Lots S. 62-24 E., 136.7 feet to an iron pin on the western side of Gilder Creek Drive; thence along the western side of Gilder Creek Drive S. 27-04 W., 115.0 feet to an iron pin, being the point of beginning.

This is the same lot conveyed to the mortgagors by deed of Thomas K. Barnes and Judith J. Barnes recorded in the R.M.C. Office for Greenville County on May 23rd, 1979, in Deed Book 1103, Page 121.

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 it as part of the debt secured by the mortgage if the mortgagors fail to pay it.

which has the address of 108 Gilder Creek Drive Mauldin South Carolina (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 seized 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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