

FILED
GREENVILLE CO. S. C.

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JUN 28 2 MORTGAGE

DONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 28th day of June 1979, between the Mortgagor, Candis Anne Ridgley and Jennifer Renee Fortune... (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-Two Thousand Eight Hundred & No/100 (\$22,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 28, 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 July 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 with all improvements thereon situate, lying and being in the City and County of Greenville, State of South Carolina on the North side of Buist Avenue, and being known as the West portion of Lot No. 12, Block A on plat of Oakland Heights as recorded in the R.M.C. Office for Greenville County in Plat Book E at page 105, and having according to a more recent plat entitled "Property of Candis Anne Ridgley and Jennifer Renee Fortune" as prepared by Dalton & Neves Co., Engineers, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Buist Avenue, said iron pin being 200 feet from the corner of Rutherford Road and Buist Avenue, and running thence S. 65-30 E. 50 feet to an iron pin; thence N. 28-15 E. 189.5 feet to an iron pin in the line of Lot No. 3; thence N. 65-30 W. 50 feet to an iron pin, joint corner of Lots 2, 3 and 12; thence S. 28-15 W. 189.5 feet to an iron pin on Buist Avenue, the point of beginning.

Subject to all easements, restrictions and right-of-way, if any, affecting the above described property.

Being the identical property conveyed to the Mortgagors herein by deed of Frederica McCallum dated and recorded even date herewith in the R.M.C. Office for Greenville County in Deed Book 1105 at page 654.

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 226 Buist Avenue Greenville, S. C. 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 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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