

FILED
GREENVILLE CO. S. C.

AUG 2 4 43 PM '79

JOHN S. TAMMERSLEY
R.M.C.

V. 1475 PAGE 113

MORTGAGE

THIS MORTGAGE is made this 25th day of July 1979 between the Mortgagor, John R. Cantrell and Sandra L. Cantrell (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 Forty-five thousand six hundred and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 25, 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 August 1st, 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 piece, parcel or lot of land, situate, lying and being on the western side of Richbourg Road in the County of Greenville, State of South Carolina, encompassing the greater portion of that property shown on plat of Burgess Goodbrad, dated January 5, 1973, revised March 15, and July 30, 1973, prepared by Campbell & Clarkson, Surveyors, Inc., recorded in Plat Book 5-A at Page 123 and being described more particularly on Plat of Property of Fidelity Federal Savings & Loan Association, prepared by Freeland & Associates, dated March 6, 1979, recorded in Plat Book 7-1 at Page 28, to-wit:

BEGINNING at an old iron pin on the western side of Richbourg Road and running thence along said road S. 15-30 E. 291.25 feet to a point at the joint front corner of the within described property and property designated as belonging to Leinster; thence along the newly established common line of said properties S. 68-35 W. 198.85 feet to a new iron pin at the joint rear corner of said properties; thence N. 22-40 W. 285.20 feet to an old iron pin; thence N. 67-21 E. 228.6 feet to an old iron pin, the point of beginning.

DERIVATION: Deed of Fidelity Federal Savings & Loan Association, recorded July 2nd, 1979 in Deed Book 1108 at Page 516.

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 this 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 730 Richbourg Road, Greenville, S. C. 29607 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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