

STATE OF SOUTH CAROLINA  
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GREENVILLE  
FILED  
SOUTH CAROLINA  
MORTGAGE  
SEP 25 1979  
HARRISLEY

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THIS MORTGAGE is made this 25th day of September 1979, between the Mortgagor, JOHN S. BURGIN and SHARON S. BURGIN (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 Sixty Thousand and no/100 (\$60,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 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 October 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 or hereafter constructed thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 128, Section III, on plat of Lake Forest Subdivision, recorded in Plat Book GG at Page 77 and being described by a more recent plat of property of John S. Burgin and Sharon S. Burgin, prepared by Freeland and Associates, dated September 25, 1979, recorded in Plat Book at Page , to-wit:

BEGINNING at an old iron pin on the southern side of Hermitage Road at the joint corner of Lots 128 and 129 and running thence S. 24-17 W. 137.7 feet to an old iron pin; thence S. 69-09 W. 117.0 feet to an old iron pin; thence along a creek, which is the property line, the traverse of which is N. 24-26 W. 153.3 feet to the point where said creek intersects Hermitage Road; thence with Hermitage Road as the line, the chord of which is N. 75-41 E. 113 feet to an iron pin; thence N. 89-18 E. 119 feet to an iron pin at the point of beginning.

Derivation: Deed of H. Devar Burbage and Sarah F. Burbage recorded September 28, 1979 in Deed Book 1112 at Page 591.

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 116 Hermitage Road Greenville, S. C. 29615 (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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