

UNRECORDED  
NOV 16 4 39 PM '79  
OGANN...  
H.H.C. CAMMER...  
SHERSLEY  
CO. S. C.

# MORTGAGE

RONNIE L. SMITH  
ATTORNEY AT LAW  
P. O. BOX 1138  
EASLEY, S. C. 29600  
BOOK 1138 PAGE 688

THIS MORTGAGE is made this 16th day of November 1979, between the Mortgagor, Kenneth T. Black, Jr. and Susan S. Black (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-six Thousand Four Hundred Thirty-eight and 96/100 (\$26,438.96) Dollars, which indebtedness is evidenced by Borrower's note dated November 16, 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 November 1, 2007.

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 of Greenville, County of Greenville, State of South Carolina, located on the West side of Cammer Avenue, and being known and designated as Lot 19 of the G.F. Cammer Property as shown on a plat recorded in the office of the R.M.C. for Greenville County, in Plat Book L, at Page 115 and being more specifically described according to a plat prepared by H. C. Clarkson, Jr., Surveyor, dated November 13, 1979, as having the following measurements and boundaries, to-wit:

BEGINNING at a point on the West side of Cammer Avenue at the common front corner of the herein described lot and Lot 20; thence running along the common line of said lots North 36-24 West 178 feet to a point; thence running along the rear line of the herein described lot North 44-17 East 76.85 feet to a point; thence running along the common line of the herein described lot and Lot 18, South 36-24 East 178 feet to a point on the West side of Cammer Avenue; thence running along the West side of Cammer Avenue, South 44-17 West 76.85 feet to the point of BEGINNING."

This property is subject to any and all easements for rights of ways, roads, utilities, drainage, sewage, zoning ordinances and protective covenants as may appear of record and/or on the premises; and, specifically those certain restrictions governing said property as appears in the office of the R.M.C. for Greenville County, S. C. in Book 449, at Page 207.

This is the identical tract of land conveyed to Mortgagors herein named by deed of this date from Marshall L. Black and being recorded simultaneously herewith in the office of the R.M.C. for Greenville County, S. C. in Deed Book 1115, at Page 940.

"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 mortgagor fails to pay it."

which has the address of 20 Cammer Avenue, Greenville, South Carolina 29605 (Street) (City) (State and Zip Code) (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.

3CTO -----2 NO1679 472 4.00CI

100  
80  
60  
40  
20  
0

4328 RV-2