Bev. 1368

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GREENVILLE CO. S. C.
DEC 27 3 17 PM '79
DONNIE S. TANKERSLEY
R.M.C.

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GREENVILLE CO. S. C.
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DONNIE S. TANKERSLEY

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First Mortgage on Real Estate

20555

MORTGAGE

DEC 27 1979

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JOHN W. HUGHES, AND

BETTY R. HUGHES (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Thirty Three Thousand, Two Hundred and NO/100----------DOLLARS ($ 33,200.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is thirty years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars ($3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 34 on a plat of Montclaire, Section 3, prepared by R. B. Bruce, Surveyor, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book WWW, at Page 57, and having, according, to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Bethel Road, joint front corner of Lots 34 and 35, and running thence N. 27-38 E. 150 feet; thence S. 62-22 E., 104.6 feet to a point on Archdale Drive; thence S. 29-18 W. 125.1 feet to a point at the intersection of Archdale Drive and Bethel Road; thence running with said intersection S. 73-36 W. 35.8 feet to a point on the northern side of Bethel Road; thence along said Bethel Road, N. 62-22 W. 75.2 feet, the point of beginning.

"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 reachbes 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

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