

GREENVILLE, CO. S. C.

JAN 24 3 5 PM '79

GONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

39840 BOOK 1455 PAGE 916

BOOK 75 PAGE 40

THIS MORTGAGE is made this 23rd day of January 1979, between the Mortgagor, Thomas M. Jones & Jo Ann E. Jones (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 THIRTY SEVEN THOUSAND AND NO/100ths-- (\$37,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 23, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness to be paid on February 1, 2000.

This conveyance is made subject to all rights-of-ways, easements and restrictions appearing of record and on the premises.

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 101 Ellesmere Drive 5308 Greenville South Carolina (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.

SOUTH CAROLINA--1 to 4 Family--6/75--FNAV/FLMC UNIFORM INSTRUMENT

181 AUG 27 3 38 PM '81
GONNIE S. TANKERSLEY
R.M.C.
AUG 27 1981

Handwritten signatures and stamps including "Kathy Jernigan" and "Elizabeth J. Conner".

OFFICE OF SOUTH CAROLINA DOCUMENTARY STAMP TAX 14.80

2.00 CI

4328 RV-2