

FILED  
GREENVILLE CO. S.C.

SEP 6 3 03 PM '78

# MORTGAGE

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THIS MORTGAGE is made this 1st day of SEPTEMBER 1978, between the Mortgagor, JANICE F. GAINES (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 E. Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY TWO THOUSAND FOUR HUNDRED (\$32,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 1, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2008

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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Dover Townhouse No. 43-A Horizontal Property Regime as is more fully described in Master Deed dated August 30, 1978 and recorded September 6, 1978 in the RMC Office for Greenville County, S.C. in deed volume 1086 at page 778 through 808 inclusive, survey and plat plan of said property being a part of the Master Deed referred to above.

THIS is the same property conveyed to the mortgagor by Governor's Square Associates, a Partnership, by deed of even date herewith, to be recorded.

MORTGAGEE'S ADDRESS:  
PO Box 1268  
Greenville, SC 29602

Return Satisfaction to WILKINS & WILKINS

REC'D SEP 10 1978  
DEPT. OF REVENUE  
RECEIVED BY  
Richard J. [Signature]  
Asst. [Title]  
[Signature]

STATE OF SOUTH CAROLINA  
RECORDS & DEEDS  
FAX 12.90

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.

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