

FILED
GREENVILLE CO. S.
Nov 16 4 39 PM '79
DONNIE S. TANKERSLEY
R.M.C.

RONNIE L. SMITH 4/1666
ATTORNEY AT LAW
P. O. BOX 1023
EASLEY, S. C. 29540

MORTGAGE

BOOK 1138 PAGE 688
BOOK 80 PAGE 432

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, 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 844.

"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) (State and Zip Code) (herein "Property Address");

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, for ever, 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 if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate herein 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 or Lender's interest in the Property.

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

GCTO ----- 2 NO 16 79 472 4.0001

OFFICES OF THOMAS G. BRISSETTE
APR 11 4 49 PM '83
DONNIE S. TANKERSLEY
R.M.C.
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Donnie S. Tankersley
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