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MORTGAGE

BOOK

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DOHNIE S. TANKERSLEY

THIS MORTGAGE is made this 19th day of March 1979, between the Mortgagor, Richard L. Biamonte and Susan M. Biamonte (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 Sixty-one Thousand Two Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 19, 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 March 1, 2009.

THIS IS THE SAME PROPERTY CONVEYED TO THE MORTGAGORS BY DEED OF RICHARD W. AND ANN H. DEAN DATED MARCH 19, 1979 AND RECORDED ON EVEN DATE HERewith.

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 mortgagors fail to pay it.

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