P. O. Box 1268 Greenville, S. C.

First Mortgage on Real Estate

FILED GREENVILLE CO. S. C. Har 22 3 42 PH '77

600x 1432 MASE 792

MORTGAG

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Thomas W. Gibbons and Carol Anne Gibbons

(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 Forty-Three Thousand Seven Hundred and no/100

(\$ 43,700.00----), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note and navible as therein stated or as modified by mutual agreement, in writing, the final maturity of which ... All that piece, parcel or lot of land, situate, lying and being on the northeastern side of Batesview Drive, in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as Lot No. 49, Block D, of a subdivision known as University Heights, plat of which is recorded in the RMC Office for Greenville County in Plat Book Y, at page 53, and, according to said plat, has the following netes and bounds, to wit:

BEGINNING at an iron pin on the northeastern side of Batesview Drive, joint front corner of Lots 48 and 49, Block D, and running thence with the northeastern side of said Drive, S. 33-35 E., 100 feet to an iron pin at Lot 50; running thence with the rear line of Lots 50 and 51, N. 56-12 E., 218 feet, more or less, to an iron pin; running thence in a northwesterly direction, 100 feet to an iron pin at the rear corner of Lots 48 and 49; running thence with the joint line of said Lots S. 56-12 W., 219 feet, more or less, to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Frank J. Divito, of even date, to be recorded 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 nortgagee 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 No 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 morteagee ray advance this 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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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arre of the first introduction. and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter Gattached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

Formerly Fidulity Federal Savings and Loan Association