

FILED
GREENVILLE CO. S.C.
AUG 2 4 43 PM '79
DONNIE S. TANKERSLEY
R.M.C.

BOOK 86 PAGE 1096
VOL 1475 PAGE 119
01-40840

MORTGAGE

THIS MORTGAGE is made this 25th day of July 1979 between the Mortgagor, John P. Cantrell and Sandra L. Cantrell, (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 Forty-five thousand six hundred and No/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 25, 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 August 1st, 2009.

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 hereunder, the mortgagor promises 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 30% 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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Formerly Fidelity Federal
Savings and Loan Association
which has the address of 730 Richbourg Road, Greenville, South Carolina 29607 (herein "Property Address"); 5933

AMERICAN FEDERAL BANK, F.S.B.
FORMERLY AMERICAN FEDERAL
SAVINGS AND LOAN ASSOCIATION
WITNESSES
Kenneth E. Sowell
Donnie S. Tankersley

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—FNMA/FHLMC UNIFORM INSTRUMENT

KENNETH E. SOWELL 556
ATTORNEY AT LAW