

FILED
GREENVILLE CO. S. C.

OCT 30 4 19 PM '78

BONNIE S. TANKERSLEY
S. C.

MORTGAGE

BOOK 1448 PAGE 715

THIS MORTGAGE is made this 27th day of October 1978, between the Mortgagor, Seth L. Eckard and Vicki R. Eckard

(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 Thousand and No/100--- Dollars, which indebtedness is evidenced by Borrower's note dated October 27, 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 November 1, 2003

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:

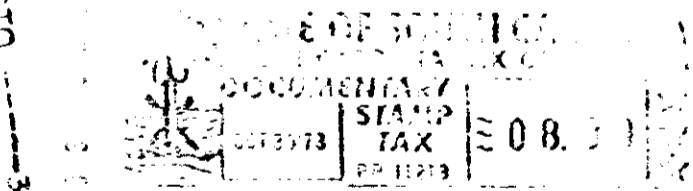
ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, situate, lying and being on the eastern side of Arcadia Drive and being known and designated as Lot No. 15 according to a survey entitled "Property of Utopian Development Company" recorded in the RMC Office for Greenville County in Plat Book M at Page 13 and also being shown on a more recent plat prepared by A. C. Crouch, R. E., dated January 7, 1949, recorded in the RMC Office for Greenville County in Plat Book V at Page 29, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Arcadia Drive in the center of a ten foot alley, joint corner of Lots 14 and 15 and running thence along the center of said alley as a line, N.60-49 E. 160 feet to an iron pin; thence continuing with the center of said alley, N.57-23 E. 134.8 feet to an iron pin in center of a two foot strip reserved for utility easements; running thence down the center of said strip, S.09-10 W. 120 feet to an iron pin, rear joint corner of Lots 15 and 16; running thence along joint line of said Lots, S.61-13 W. 230 feet to an iron pin in line of Arcadia Drive; thence along the eastern side of said Drive, N.25-48 W. 75 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deeds from Samuel Lee Templeton and John Alvin Templeton recorded in the RMC Office for Greenville County on October 30, 1978.

THE mailing address of the Mortgagee herein is P. O. Box 1268, Greenville, South Carolina 29602.

GCTO



which has the address of 24 Arcadia Drive, Greenville, South Carolina (herein "Property Address");

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 seised 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.

4328 RV-2