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MORTGAGE

BONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 27th day of October, 1978, between the Mortgagor, ROWLAND HYDE

(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 Twelve Thousand Five Hundred and No/10 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, 1993

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 certain piece, parcel or lot of land with the buildings and improvements thereon lying and being on the southerly side of McPherson Lane, in the City of Greenville, South Carolina, being designated as Lot No. 5 of Goddard-McPherson Property and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of McPherson Lane which pin is 284.6 feet from Augusta Road, and running thence S. 48-45 E. 139.8 feet to an iron pin; thence N. 55-55 E. 76.9 feet to an iron pin; thence N. 48-45 W. 149.3 feet to an iron pin on McPherson Lane; thence along the southerly side of said Lane S. 48-47 W. 75 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of Emma McLaurin Drake recorded May 29, 1964, in Deed Book 750, Page 25.

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which has the address of 14 McPherson Lane Greenville, South Carolina 29605 (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.

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