MORTGAGE

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THIS MORTOAGE is made this. Fifth (5th) day of March.

1979., between the Mortgagor, James R. and Carolyn J. Gilreath.

(herein "Borrower"), and the Mortgagee,

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SQUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

All that certain piece, parcel or unit, situate, lying, and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 171 of Inglewood Horizontal Property Regime as is more fully described in Master Deed dated October 1, 1974, and recorded in the R.M.C. Office for Greenville County in Deed Volume 1008, at Page 69, and survey and plot plan recorded in Plat Book 5-F, at Page 79.

This conveyance is made subject to any restrictions, or easements that may appear of record on the recorded plat(s) or on the premises and is further subject to the terms of the aforesaid Master Deed.

This being the same property conveyed to the Mortgagor herein by deed from Irene Perry, dated March 5, 1979 and recorded March 5, 1979 in the R.M.C. Office for Greenville County, South Carolina, in Deed Volume 1097 at Page 319.

"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 mortgagor fails to pay it."

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which has the address of ... Unit. 17.1, Inglewood Condos., Greenville,

South Carolina (herein "Property Address"); [State and Zip Code]

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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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