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MORTGAGE

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THIS MORTGAGE is made this 6th day of July, 1979, between the Mortgagor, Albert E. Fitzgerald and Olivia H. Fitzgerald (herein "Borrower"), and the Mortgagee, The South Carolina National Bank, a corporation organized and existing under the laws of The United States of America, whose address is Post Office Box 168 Columbia, South Carolina 29202 (herein "Lender").

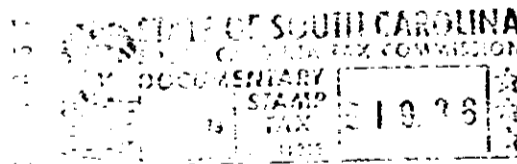
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Eight Thousand Four Hundred and no/100 (\$48,400) Dollars, which indebtedness is evidenced by Borrower's note dated July 6, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 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 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 situate, lying and being on the Western side of Eastwood Drive, in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 54 on Plat entitled OLD MILL ESTATES, SECTION II, prepared by Piedmont Engineers & Architects dated June 15, 1972, and recorded in Plat Book 4-R, at Page 22, Office of the RMC for Greenville County, S.C. and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Eastwood Drive at the joint front corner of Lots Nos. 53 and 54 and running thence with the common line of said lots, No. 64-50 W. 200.0 feet to an iron pin; thence N. 25-08 E. 110.0 feet to an iron pin; thence S. 64-50 E. 200.0 feet to an iron pin on the western side of Eastwood Drive; thence with Eastwood Drive, S. 25-08 N. 110.0 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of George T. Hughes and Elizabeth B. Hughes, dated July 6, 1979, and recorded simultaneously herewith.



which has the address of 205 Eastwood Drive, Taylors, 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 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.

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