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W. H. WILKINS

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MORTGAGE

THIS MORTGAGE is made this 17th day of August 1979, between the Mortgagor, Cameron E. Smith (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").

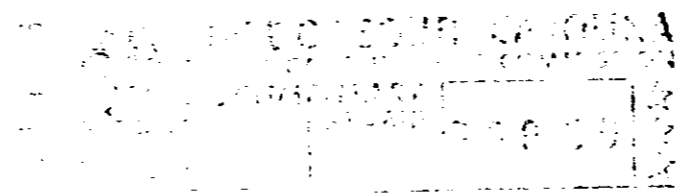
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Nine Thousand and No/100 (\$99,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 17, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 20 of a subdivision known as Watson Orchard as shown on plat thereof prepared by Piedmont Engineers & Architects February, 1966, revised July 8, 1966, and December 28, 1966, and recorded in the RMC Office for Greenville County in Plat Book 000, at Page 99, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern edge of Highbourne Drive, joint front corner of Lots Nos. 19 and 20, and running thence along the joint line of said lots, the same being the center line of a 10-foot drainage easement, N. 4-53 E. 238.2 feet to an iron pin; thence along the subdivision boundary line, S. 77-23 E. 370.0 feet to an iron pin at the rear corner of Lot No. 22; thence along the line of that lot, S. 15-03 W. 223.75 feet to an iron pin on the northern edge of Highbourne Drive; thence along the northern edge of Highbourne Drive, N. 77-50 W. 289.9 feet to an iron pin; thence continuing along the northern edge of Highbourne Drive, following the curvature thereof, the chord being S. 86-19 W. 40.2 feet, to the beginning corner.

This is the same property conveyed to the mortgagor herein, Cameron E. Smith, by deed of Richard F. Watson, Jr., and Evelyn P. Watson dated September 18, 1971, and recorded in the RMC Office for Greenville County, S.C., in Deed Book 931, at Page 449.



which has the address of 205 Highbourne Drive Greenville, South Carolina 29615 (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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