

MORTGAGE

THIS MORTGAGE is made this 24th day of October 1979, between the Mortgagor, E. Linda Morten (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 eight thousand three hundred fifty (28,350.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 24, 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 November 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 in the State of South Carolina, Greenville County, City of Greenville, lying on the southern side of Stewart Street, being known and designated as Lot #6 and the greater portion of Lot #7, Block J, of the subdivision known as Kanatenah, according to a revised plat recorded in the RMC Office for Greenville County in Plat Book K, page 86, and having, according to a more recent survey prepared by W. J. Riddle, August 16, 1950, the following courses and distances, to wit:

BEGINNING at a point on the southern side of Stewart Street 75.1 feet from the intersection of Stewart Street and Fuller Street and running thence with the southern side of Stewart Street N. 88.30 E. 53 feet to an iron pin; thence still with the southern side of Stewart Street S. 89-17 E. 70 feet to an iron pin; thence continuing along the southern side of Stewart Street, S 82-29 E. 75 feet to an iron pin; thence continuing along the southern side of Stewart Street, S 72-11 E. 60 feet to an iron pin; thence leaving Stewart Street and running along the rear line of lots 5, 4, 3, and 2 of Block J, S. 63-35 W. 215.2 feet to an iron pin in the rear line of Lot #7; thence along a new line through Lot #7, N. 26-30 W. 138.2 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed from Dorothy E. Fay of even date to be recorded herewith in the RMC Office for Greenville County.

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 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. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. 402 Stewart Street, 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 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.

SC10 202579 066

4.15.1

0650

4328 RV-2