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MORTGAGE

THIS MORTGAGE is made this 15th day of April 1980, between the Mortgagor, George R. Blair and Janet W. Blair (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-Nine Thousand Four Hundred Seventy-Two and 07/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 15, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2002

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 on the southeastern side of Dinwiddle Drive near the City of Greenville, County of Greenville, State of South Carolina, known and designated as Lot No. 30, Section IV of a Subdivision known as Richmond Hills, plat of which is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book JJJ, at Page 81, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Dinwiddle Drive at the joint front corner of Lots No. 29 and 30 and running thence, S. 59-53 E. 195.4 feet to an iron pin; thence running, N. 31-11 E. 85 feet to an iron pin at the corner of Lots No. 30 and 31; thence running, N. 56-38 W. 198.7 feet to an iron pin on the southeastern side of Dinwiddle Drive; thence, running with said drive, S. 29-15 W. 85 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Timothy Alan Ridgeway and Sandra Perryman, now Sandra Perryman Ridgeway, dated April 15, 1980, and which is being recorded simultaneously herewith in Deed Book 1123, at Page 998.

which has the address of 8 Dinwiddle Drive, Greenville, South Carolina 29609 (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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