MORTGAGE

SLEY

THIS MORTGAGE is made this......9th................day of......July................,
19.80., between the Mortgagor,...Edward.A..Hutson,.Jr..and.Nancy.G..Hutson.................
............................(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.Seventy-eight.Thousand.and......
No/100---------------------------------Dollars, which indebtedness is evidenced by Borrower's note
dated.....July.9,.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.July.1,.2010...............
....

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 389 on
plat of MAP NO. ONE, SECTION TWO, SUGAR CREEK, which plat is recorded in the RMC
Office for Greenville County, S.C. in Plat Book 7C at Page 68, and having, according
to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Woody Creek Road, joint front corner of Lots 389 and
390, and running thence along the common line of said Lots, S. 59-58-48 E., 135
feet to an iron pin, joint rear corner of Lots 59 and 389; thence turning and
running along the common line of said Lots, S. 6-51 E. 53.9 feet to an iron pin,;
thence turning and running along the common line of Lots 388 and 389, S. 83-13-
52 W. 153.0 feet to an iron pin, joint front corner of Lots 388 and 389; thence
turning and running along Woody Creek Road, N. 11-37-32 E. 142.0 feet to an iron
pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Cothran &
Darby Builders, Inc., of even date, to be recorded herewith.

"In addition to and together with the monthly payments of principal and interest
under the terms of the Note secured hereby, the mortagor 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."

which has the address of..Lot.389.Woody.Creek.Road,.Greer,.S.C..29651......................,
                                    [Street]   [City]
..........................(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