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GREENVILLE CO. S. C.
AUG 25 1 38 PM '80
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

(Renegotiable Rate Mortgage)

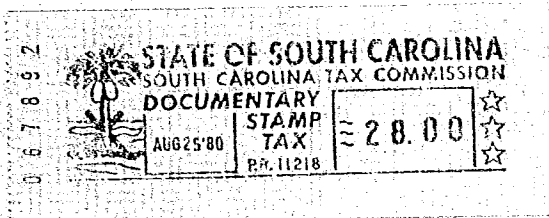
THIS MORTGAGE is made this 22nd day of August 19 80, between the Mortgagor, Charles B. Ward, Jr. and Janice P. Ward (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of the United States whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ~~77~~ Seventy Thousand and No/100 --- Dollars, which indebtedness is evidenced by Borrower's note date August 22, 1980 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original 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, 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 lot of land situate on the western side of Woodhill Lane in the County of Greenville, State of South Carolina, being shown as Lot No. 83 on a plat of Holly Tree Plantation Subdivision, Phase III, Sec. I, Sheet 1, dated September 1, 1978, prepared by Piedmont Engineers, Architects & Planners, recorded in Plat Book 6-H, at Page 74 in the RMC Office for Greenville County, S. C. Reference to said plat is hereby craved for the metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by deed of Foothills Delta P., Inc. dated August 22, 1980, and to be recorded of even date herewith.



which has the address of 104 Woodhill Lane, Simpsonville, (Street) (City) S.C. 29681 (State and Zip Code) (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.