

GREENVILLE, S.C.
OCT 15 1 45 PM '80
DONNIE R. M. C. OFFICE

MORTGAGE

BOOK 1520 PAGE 547

THIS MORTGAGE is made this 14th day of October 1980 between the Mortgagor, James A. Neill and Ethel J. Neill (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 Thirty Five Thousand Eight Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 14, 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 December 1, 1980.

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 real property situated in the County of Greenville, State of South Carolina, Town of Simpsonville, on the eastern side of Ashley Oaks Drive, being shown and designated as Lot No. 27 on a plat of BRENTWOOD, SECTION II, made by Piedmont Engineers & Archetects, dated May 19, 1972, recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 4-R at Page 05.

DERIVATION: This being the same property conveyed to the Mortgagor herein by virtue of a deed from Robert Gene Patterson to recorded herewith in the R. M. C. Office for Greenville County, State of South Carolina.

STATE OF SOUTH CAROLINA
DOCUMENTARY TAX COMMISSION
STAMP
14.32

Fidelity Federal Savings and Loan Association
P. O. Box 1268
Greenville, South Carolina 29602

which has the address of 113 Ashley Oaks Drive, Greenville, S.C. 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 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.

0547

4328 RV-2