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This instrument was prepared by: John W. Howard, III Attorney at Law

RSLEY MORTGAGE

(Renogotiable Rate Mortgage)

2.1527 m.524

THIS MORTGAGE is made this ... 8th ... day of ... December. 1980 ... between the Mortgagor, Billy R. Gosnell ... (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").

ALL that certain piece, parcel or lot of land, lying and being on the south side of Forestdale Drive, County of Greenville, State of South Carolina, being known and designated as Lot 52 on a plat recorded in the RMC Office for Greenville County, S. C. in Plat Book KK-193, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Forestdale Drive, joint corner of Lots 51 and 52, and running thence N. 85-29 W. 70 feet to an iron pin; thence S. 4-31 W. 193.9 feet to an iron pin; thence S. 85-45 E. 70 feet to an iron pin, joint back corner of Lots 52 and 51; thence N. 4-31 E. 193.5 feet to the point of beginning, the joint front corner of Lots 52 and 51 on Forestdale Drive.

This being the same property conveyed to the Mortgagor herein by Deed of L. H. Tankersley, et al, which Deed was recorded on April 4, 1980, in the RMC Office for Greenville County in Deed Book 1123-441.

Mortgagee's address: P. O. Box 1268, Greenville, S. C. 29602



S. C. 29687 (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 cor 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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