

THIS MORTGAGE is made this 20th day of February, 1981, between the Mortgagor, Lorita M. Perkins (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 Fifty-five Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 20, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2006

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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the western side of DeBrham Court, being known and designated as Lot No. 169 on a plat of CHANTICLEER, SECTION IV, PART ONE, made by Webb Surveying and Mapping Company, dated December 3, 1969, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-F, Page 19, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of DeBrham Court at the joint front corner of Lots Nos. 169 and 168 and running thence with the common line of said lots, N. 45-19 W., 198.2 feet to an iron pin; thence N. 37-02 E., 120 feet to an iron pin; thence S. 61-32 E., 180 feet to an iron pin at the joint corner of Lots Nos. 149 and 150 and 170; thence with the common line of Lots Nos. 169 and 170, S. 24-48 W., 139.1 feet to an iron pin on the western side of DeBrham Court; thence along the curve of the western side of DeBrham Court, the chords of which are: S. 59-42 W. 35 feet to an iron pin and S. 18-43 W., 5 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Lorita M. Perkins by deed of E. Don Rott and Karen K. Rott recorded August 31, 1977 in Deed Book 1063 at Page 809.

Mortgage acknowledges that Fidelity Federal will exercise its option under Paragraph 17 of the within mortgage should title to the within described property transfer in any manner other than that provided in this instrument.

Mortgagor acknowledges that this loan is not assumable and that a default in this mortgage will constitute a default in that mortgage given by the mortgagor to Fidelity Federal recorded in Mortgage Book 1408 at Page 568.

which has the address of 4 DeBrham Court, Greenville, S.C. 29605 (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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