SEP 17 2 29 PH '80 DONNIE S. TANKERSLEY

MORTGAGE

(Renogotiable Rate Mortgage)

This instrument was prepared by:

Wilkins & Wilkins 800x1516 FAGE 324 83 rase 272

THIS MORTGAGE is made this ... 16th .... day of September 19.80 .... between the Mortgagor, Mazhar Mohiuddin and Kulthoom A. Mohiuddin. (herein "Borrower"), a corporation and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION TREET. organized and existing under the laws of the United States whose address is 101 FAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA .. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy three thousand six hundred Dollars, which indebtedness is evidenced by Bortower's note date. September 16, 1980... (herein "Note") which is attached bereious Exhibit "A." the terms of which are incorporated herein by reference (including any and all herewith.

"In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor 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 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 i CAGS AND LOAN ASSOCIATION formerly Fidelity Federal Savings and Loan Association Which has the address of . 302 Phillips Lane Greer.

To Have and to Hoto unito Lander and Lender's successors and assigns, forever, together with allethe improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, regulties; 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.