FILED R.H.C. GREENVILLE CO. S. C. KHR 2 4 26 FH 179

MORTGAGE

04 - 40019 va 1458 ms 831 87 ME 252

DONNIE S. TANKERSLEY THIS MORTGAGE is made this. 1st day of March
19 79 between the Mortgagor, James William Dickert and Carolyn H. Dickert 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").

dated March 1...1979...... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on. March 1, 2009

..... • To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the

"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 mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it."

THIS is the same property conveyed to the mortgagors herein by deed of Furman Cooper Builders as recorded in the RMC Office for Greenwww.Wille County; S.C. in Deed Book 1097 at Page 730 on March 2, 1979.

Formerly Fidelity Frderal Savings and Loan Association

... (herein "Property Address"); 29687

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.

SOUTH CAROLINA-1 to 4 Family-6/75-FAMA/FHLMC UNIFORM INSTRUMENT