THIS MORTGAGE is made this. 1st day of September

19.78, between the Mortgagor, Howard A. Turner and Frances R. Turner

(herein "Borrower"), and the Mortgagee, Fidelity Federal

Sayings and Loan Association, Greenville a corporation organized and existing

under the laws of South Carolina whose address is 101 E. Washington

Street, Greenville, South Carolina (herein "Lender").

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.

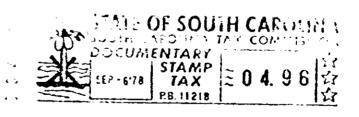
State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, being shown and designated as Lot 32 as shown on a plat of property of William R. Timmons, Jr., recorded in the RMC Office for Greenville County in Plat Book XX-9, and being more particularly described as follows:

BEGINNING at an iron pin on the southern side of Avon Street, and running thence S. 67-29 E. 150 feet to a point; thence N. 68-15 E. 27.7 feet to a point; thence N. 0-44 W. 186.7 feet to a point on Larkspur Drive; thence with the line of said Drive, S. 89-16 W. 20 feet to a point on Larkspur Drive; thence N. 84-04 W. 60 feet to a point on Larkspur Drive; thence with the corner of Larkspur Drive and Avon Street, S. 63-30 W. 30.7 feet to a point on Avon Street; thence with Avon Street, S. 22-31 W. 143.2 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by Deed of Carolina Insulating Co., Inc., which Deed was recorded on June 5, 1970, in the RMC Office for Greenville County in Deed Book 891-326.

The Mortgagee's mailing address is P. O. Box 1268, Greenville, S. C. 29602



S. C. 29611 (herein "Property Address"); [State and Zip Code]

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, casements 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-FNMA: FHEMC UNIFORM INSTRUMENT

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