

MORTGAGE

THIS MORTGAGE is made this 16th day of November 1978, between the Mortgagor, Betty B. Spearman (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").

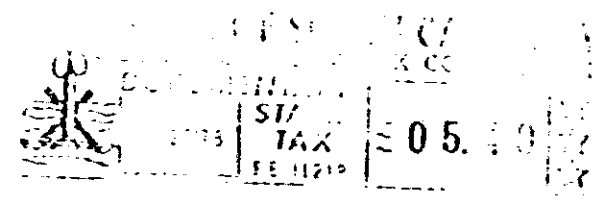
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirteen thousand five hundred and No/100ths (\$13,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 16, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1st, 1993;

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, situate, lying and being on the northwestern side of Foxhall Road, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 220 of Section "A" Woodfields, prepared by Piedmont Engineering Service, dated August 29, 1949, recorded in Plat Book W at Page 75 and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the northwestern side of Foxhall Road at the joint front corner of Lots 219 and 220, which iron pin is 308.7 feet from the intersection of Foxhall Road and Crestfield Road and running thence along the common line of said lots N. 60-42 W. 150.0 feet to an iron pin at the joint rear corner of said lots: thence S. 29-18 W. 75.0 feet to an iron pin; thence S. 60-42 E. 150.0 feet to an iron pin on the northwestern side of Foxhall Road; thence along said road N. 29-18 E. 75.0 feet to the point of beginning.

DERIVATION: Deed of Harry W. Spearman, recorded October 4, 1961 in Deed Book 683 at Page 272 and Deed of Ruth B. Compton recorded July 7, 1959 in Deed Book 629 at Page 47.



which has the address of 48 Foxhall Road, Greenville, S. C. 29605 (Street) (City) (State and Zip Code) (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 seized 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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