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MORTGAGE

THIS MORTGAGE is made this.

18th day of March

19.80, between the Mortgagor, John C. Richey

(herein "Borrower"), and the Mortgagee,

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of SQUTH CAROLINA, whose address is 101 EAST WASHINGTON

STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Four Thousand, One Hundred,

ALL that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 18 of Property of R. E. Dalton, as shown on a plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book S at Pages 14 and 15, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeastern side of Sunny Lane, at the joint front corner of Lots 18 and 19 and running thence along the common line of said Lots, N. 04-01 E. 454 feet to an iron pin; thence turning and running along the center line of a creek, S. 89-08 E. 289.5 feet to an iron pin at the joint rear corner of Lots 17 and 18; thence turning and running with the common line of said Lots, S. 11-45 W. 534 feet to an iron pin, at the joint front corner of said Lots; thence turning and running along the Northeastern side of Sunny Lane, N. 70-45 W. 225 feet to the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of David C. Furcron, of even date, to be recorded herewith.

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which has the address of . Route 6, Box 228, Sunny Lane, Piedmont, South Carolina

[Street] [City]

[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

1328 RW.2

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