MORTGAGE

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This tim, is used in connection with mortgages insured under the one - to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Barbara W. Adams

No. 1 Staunton Bridge Road, Greenville, S. C.

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

Fidelity Federal Savings and Loan

Association, Greenville, S. C.

, a corporation , hereinafter

organized and existing under the laws of South Carolina called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of

Thirty-eight Thousand Two Hundred and no/100ths - - - Dollars (\$ 38,200.00

per centum (eight with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Fidelity Federal Savings and Loan Greenville, South Carolina in Association or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Eighty and 30/100ths - - - - - - - - Dollars (\$ 280.30 19 80, and on the first day of each month thereafter until the princommencing on the first day of July cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of June, 2010.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, beargain, sell, and release unto the Mortgagee, its successors and assigns. the following-described real estate situated in the County of Greenville State of South Carolina: being shown and designated as Lot No. 1 on a plat of Barwood

Subdivision recorded in the R. M. C. Office for Greenville County in Plat Book 000, Page 33. Said lot fronts on Staunton Bridge Road a distance of 131.0 feet, has a depth of 180.0 feet on the eastern side line, a depth of 180.09 on the western side line, and a width of 121.3 on the rear line, and is known as No. 1 Staunton Bridge Road.

The above described property is the same conveyed to the mortgagor by Larry B. Carper by deed dated May 7, 1980, and recorded on May 9, 1980, in the R.M.C. Office for Greenville County in Deed Book 1125, Page 480.

Together with all and singular the rights, members, hereditarments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to Or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premaises unto the Mortgagee, its successors and assigns forever. The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whom soever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity: provided. However, that written notice of an intention to exercise such privilege is given at least thir ty (30) days prior to prepayment.