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16 Williams Street
Greenville, S. C. 29601

FILED
GREENVILLE CO. S. C.
SEP 10 3 09 PM '80
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

(Renegotiable Rate Mortgage)

THIS MORTGAGE is made this 5th day of September 19 80, between the Mortgagor, Stanley E. Smith and Rhonda G. Smith (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of the United States whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

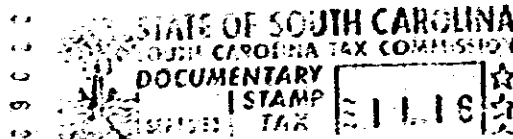
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Seven Thousand Nine Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note date September 5, 1980 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2010;

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 buildings and improvements thereon, situate, lying and being in the Town of Fountain Inn, County of Greenville, State of South Carolina, on the southeastern side of Blue Ridge Drive, and being known and designated as Lot No. 29, as shown on plat of WOODFIELDS HEIGHTS, Section 2, prepared by R. B. Bruce, RLS, which plat is of record in the R.M.C. Office for Greenville County, S. C. in Plat Book PPP at Page 109, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Blue Ridge Drive at the joint front corner of Lots 29 and 30 and running along the southeastern side of said Drive, N. 34-20 E. 100 feet to an iron pin; thence along the common line of Lots 28 and 29, S. 55-40 E. 263.2 feet to an iron pin; thence S. 24-01 W. 101.6 feet to an iron pin; thence along the common line of Lots 29 and 30, N. 55-40 W. 281.5 feet to the point of beginning.

The above described property is the same acquired by the Mortgagors herein by deed from Zelia H. Bullard (formerly Zelia H. Buvid) recorded in the R.M.C. Office for Greenville County on September 9, 1980.



Fidelity Federal Savings & Loan Association
101 East Washington Street
Greenville, South Carolina 29601

which has the address of 108 Blue Ridge Drive Fountain Inn
(Street) (City)
S. C. 29644 (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, 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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