THIS MORTGAGE is made this PH 18 2nd day of January

19. 81, between the Mortgagor, Kenneth S. Stamey and Nellie B. Stamey FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION , a corporation organized and existing under the laws of SOUTH CAROLINA , whose address is . 101 EAST WASHINGTON STREET, GREEN VILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . . Twenty. Four . Thousand .and dated....January. 2, 1981...... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on....June .1, .2001...........

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 (berein "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 tract of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as 0.58 acres (excluding road right of way) on a plat entitled "Property of Kenneth S. and Nellie B. Stamey" dated November 19, 1980, prepared by Lindsey & Associates and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 8F, page 76 on November 26, 1980, and by an identical plat revised on December 27, 1980 to show house location and to show scale of the original plat; said revised plat being recorded in the RMC Office for Greenville County in Plat Book 8K, page 2 on January 2, 1981; and having according to said plats the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of McElhaney Road and running thence N. 66-07 W., 165.0 feet to an iron pin; thence N. 36-17 E., 218.34 feet to an iron pin; thence S. 66-02 E., 137.0 feet to an iron pin in the center of McElhaney Road; thence running along the center of McElhaney Road as a line the following courses and distances: S. 25-47 W., 75.77 feet to an iron pin, S. 28-59 W., 65.82 feet to an iron pin, and S. 32-14 W., 72.52 feet to the point of beginning.

This being a portion of that property conveyed unto the mortgagors by deed of Donald Johnson and Cathy C. Johnson recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1110, at page 879, on September 6, 1979.

which has the address of ... Rt. 1, McElhaney Road, ... Taylors (Street)

South Carolina 29687 ... (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.

SOUTH CAROLINA -- 1 to 4 Family -- 6/75 -- FNMA/FHLMC UNIFORM INSTRUMENT

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