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").

All that certain piece, parcel or lot of land situate, lying and being on the western side of Eastwood Drive, in the County of Greenville, State of South Carolina, being shown and designated as Lot 51 on a plat of Old Mill Estates, recorded in the RMC Office for Greenville County, South Carolina, in plat book 4-R at page 22, and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the northwestern side of Eastwood Drive at the joint front corner of Lots 50 and 51, and running thence N. 4-12 W. 211.9 feet to a point; thence S. 64-50 E. 200.0 feet to a point on Eastwood Drive; thence along the said Eastwood Drive S. 25-08 W. 130.5 feet to a point; thence still with Eastwood Drive S. 85-49 W. 109.5 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Henry Kitt and Karlane B. Kitt of even date herewith to be recorded.

which has the address of ... Lot 51, Eastwood Drive, Old Mill Estates, Greenville County, TAYLORS
[Street] [City]

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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