ALSO: All that certain piece, parcel or strip of land, situate, lying and being on the eastern side of Pine Ridge Drive in Gantt Township, Greenville County, South Carolina, being a portion of Lot 23, Plat 1, Section 2, as shown on a map of Fresh Meadow Farms dated May 21, 1945, recorded in the RMC Office of Greenville County, South Carolina, in Plat Book S.at page 61, and having the following metes and bounds, to-wit:

Beginning at an iron pin on the eastern side of Pine Ridge Drive, being the joint front corner of Lots No. 22 and 23, and running thence N. 16-47 W., 7 feet along the eastern side of Pine Ridge Drive to a point; thence running N. 73-13 E., 250 feet to a point in the rear line of Lot No. 23; thence running S. 16-47 E., along the rear line of Lot No. 23 7 feet to an iron pin being the joint rear corner of Lots 22 and 23; thence running along the joint line of Lots 22 and 23, S. 73-13 W., 250 feet to an iron pin on the eastern side of Pine Ridge Drive, being the joint front corner of Lots 22 and 23, the point of beginning.

Lot 22 and a portion of Lot 23 is the same property conveyed to the Mortgagors herein by deed of Padgett D. Johnson and Judith F. Johnson executed and recorded March 4, 1977.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as a part of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 80% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagor agrees to pay to the mortgagee, annually, as premium for such interest 1/4 of 1% of the principal balance then existing.

4	Address of the Mortgagee is P. O. Box 1268, Greenville, South Carolina RECORDED MAR 4 1977 At 3:31 P.M.								29602. 23325 g	
CARTER, PHILPOT, JOHNSON & SMITH MAR	State of South Carolina CREENVILLE COUNTY	Robert Mack Dempsey and Dorothy Ann Dempsey	To Fidelity Federal Savings	and Loan Association From 1268 Greenville, S. C. 29602	MORTGAGE OF REAL ESTATE	Filed this 11th day to March A. D., 19.77	and Recorded in Vol. 1390 Page 908 Fee, \$ Pd. at 3:31 P.M.	Register of Mesne Conveyance for	Greenville County, S. C.	ric. 31,950.9023 off 2140Pine Ridge Dr., Fresh Mes arms, Sec. 2

CONTRACTOR

CREERFERENCO. S. C.

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