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MORTGAGE

DONNIC S. FARKERSLEY

THIS MORTGAGE is made this. 23rd day of April

19.80, between the Mortgagor, James G. MacGregor and Geraldine L. MacGregor

(herein "Borrower"), and the Mortgagee,

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").

Whereas, Borrower is indebted to Lender in the principal sum of. Thirty Thousand Five Hundred Seven and 51/100ths -- Dollars, which indebtedness is evidenced by Borrower's note dated... April 23rd, 1980. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on. April 1, 2001

ALL that piece, parcel or lot of land, with all buildings and improvements, situate, lying and being on the northeastern side of Old Mill Road, in Greenville County, South Carolina, being shown and designated as Lot No. 64 on a plat of EDWARDS FOREST HEIGHTS, made by Jones Engineering Services, dated February, 1967, recorded in the RMC Office for Greenville County, S. C., in Plat Book OOO, page 87, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Old Mill Road at the joint front corners of Lots No. 57 and 64 and running thence with the common line of said lots, N. 17-52 E., 131 feet to an iron pin; thence N. 42-42 W., 100 feet to an iron pin at the joint rear corners of Lots No. 63 and 64; thence with the common line of said lots, S. 37-54 W., 181.5 feet to a point on Old Mill Road; thence with the northeastern side of Old Mill Road, S. 63-36 E., 89.3 feet to an iron pin; thence continuing with Old Mill Road, S. 74-58 E., 62 feet to the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of H. A. Morris, Jr., and Shelby Morris of even date to be recorded.

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, casements 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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SOUTH CAROLINA-1 to 4 Family-16 75-FNMA/FHLMC UNIFORM INSTRUMENT

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