THIS MORTGAGE is made this 20th day of June

19. 80 between the Morigagor, J. T. Ethridge, Jr. and Bridget L. Ethridge

(herein "Borrower"), and the Mortgagee,

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON

STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 35 on plat of Oakfern, Section Two, recorded in Plat Book 6 H at page 53 and having such courses and distances as will appear by reference to said plat.

This is the same property conveyed by Edward H. Hembree Builders, Inc. by deed recorded September 25, 1979 in Deed Book 1112 at page 200.

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

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