MORTGAGE

19. 7.8, between the Mortgagor, .. EDGAR. A. .. ROSS, .SR. (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 SIXTEEN THOUSAND ONE HUND-RED.EIGHTY-THREE. & .87/1.00THS .--- Dollars, which indebtedness is evidenced by Borrower's note dated. SEPTEMBER. 6,. 1978. . (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on . SEPTEMBER 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 (herein "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 certain piece, parcel or lot of land in the Town of Simpsonville, County of Greenville, State of South Carolina, at the intersection of Brookmere Road and Cloverdale Lane, being shown and designated as Lot No. 37, on plat of Section No. 2, Bellingham, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book "4N" at Page 79, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an ip on the Westerly side of Brookmere Road, joint front corner of Lot Nos. 37 and 38, and running thence with the Westerly side of Brookmere Road, S. 3-06 E. 68.2 ft. to a point at the Northwesterly intersection of Brookmere Road and Cloverdale Lane; thence with said intersection S. 38-33 W. 37.4 ft. to a point on the Northerly side of Cloverdale Lane; thence with the Northerly side of Cloverdale Lane S. 80-11 W. 132.0 ft. to an ip, joint corner of Lot Nos. 36 and 37; thence with the joint lines of said lots, N. 0-11 W. 128.9 ft. to an ip, joint rear corner of Lot Nos. 37 and 38; thence with the joint lines of said lots, S. 86-38 E. 150.4 ft. to the point of beginning.

THIS being the same property conveyed to the Mortgagor herein by a certain deed of Bobby J. Rainey, Judy S. Rainey and Julius M. Rainey and filed on September 7, 1978, in the RMC Office for Greenville County in Deed Book 1036 at Page 94L.

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which has the address of 303 CLOVERDALE LANE, SIMPSONVILLE, SOUTH CAROLINA

29681(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.

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SOUTH CAROLINA-1 to 4 family -6 75 -FNMA/FHEMC UNIFORM INSTRUMENT

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