THIS MORTGAGE is made loss.

MORTGAGE

VCL 1402 PAGE 675

THIS MORTGAGE is made this.

1979., between the Mortgagor, VI. Gale B. Chridera

(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").

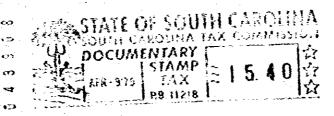
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-eight. Thousand.....

Four Hundred Fifty. (\$38,450.00)...Dollars, which indebtedness is evidenced by Borrower's note dated...April 6, 1979....(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on...August 1, 2009.....

All that piece, parcel or Condominium unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Dover Townouse No. 47-B Horizontal Property Regime as is more fully described in Master Deed dated April 2, 1979 and recorded in the R. M. C. Office for Greenville County, South Carolina, in Deed Book 100, at page 190, survey and plot plan of said property being a part of the Master Deed referred to above.

This is the same property conveyed to the mortgagor by deed of Governor's Square Associates, a Partnership, to be recorded herewith.

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 a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.



which has the address of	28 Dover Drive 47-B Dover Townhouses, Taylo	rs. S. C. 29687
which has the address of	[Street]	[City]
	(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

1208 BV.2