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This instrument was prepared by:

IFATHER DOD, WALKER, TODD & MANN

David A. Quattlebaum, III

MORTGAGE

(Renogotiable Rate Mortgage)

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THIS MORTGAGE is made this ... 1st ... day of .. August ... 19 80 ... between the Mortgagor, ... JULIAN .G. .. HUNT ... HUNT ... (herein "Borrower"), and the Mortgagee, ... FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION ... a corporation organized and existing under the laws of the United States whose address is ... 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of FIFTY-EIGHT THOUSAND and no/100 Dollars, which in lebtedness is evidenced by Borrower's note dated... August 1,...1980...... (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original 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, 2010......;

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 with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, on the southern side of Mt. Vista Avenue being known and designated as Lot 190 on revised plat of Traxler Park by Dalton & Neves, Engineers, recorded in the R.M.C. Office for Greenville County in Plat Book F, at Pages 114 and 115, and having, according to a recent survey by W. R. Williams, Jr., Surveyor, dated July 9, 1980, the following meets and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Mt. Vista Avenue at the joint front corner of Lots 190 and 191, and running thence with the common line of said lots, S. 25-23 E. 216.2 feet to an old iron pin at the joint corner of Lots 190, 191, 207 and 208; thence with the common line of Lots 190 and 208, S. 57-29 W. 70.6 feet to a point at the joint corner of Lots 189, 190, 208 and 209; thence with the common line of Lots 189 and 190, N. 25-22 W. 225.0 feet to an old iron pin on the southern side of Mt. Vista Avenue; thence with the southern side of said Avenue, N. 64-37 E. 69.6 feet to an iron pin, the Point of Beginning.

This is the same property conveyed to the Mortgagors herein by Deed of Frederick E. Schroder, Jr. and Caroline W. Schroder dated Aug. 1, 1980, 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.

South Carolina 29605 (herein "Property Address");

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 Rhedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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