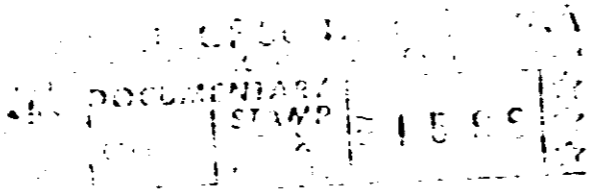


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This instrument was prepared by: Long, Black and Gaston, Attys

DONNIE W. INNESLEY R.M.C.



MORTGAGE
(Renegotiable Rate Mortgage)

BOOK 1520 PAGE 76

THIS MORTGAGE is made this 9th day of October 19 80 between the Mortgagor, Randy C. Austin and Linda E. Hughes (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 (\$ 39,850.00) Dollars, which indebtedness is evidenced by Borrower's note date October 9, 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 October 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, situate, lying and being in County of Greenville, State of South Carolina, at the intersection of Woodridge Circle and Swinton Drive being shown and designated as Lot No. 67, on a Plat of Windsor Park, made by R. K. Campbell, Surveyor, dated March 29, 1960, recorded in the R.M.C. Office for Greenville County in Plat Book, RR, page 25 and having according to said plat the following metes and bounds to wit:

Beginning at an iron pin on the eastern side of Woodridge Circle at the joint corner of Lots 67 and 97 and running thence along the common line of said lots S. 71-0 E. 118.6 feet to an iron pin at the joint corner of Lots 67, 97 and 68; thence along the common line of Lots 67 and 68 S. 8-35 W. 130.6 feet to an iron pin on the northern side of Swinton Drive; thence along the northern side of Swinton Drive N. 81-25 W. 100 feet to an iron pin on the northern side of Swinton Drive; thence along the curve of the intersection of Swinton Drive and Woodridge Circle the chord of which is N. 31-09 W. 57.3 feet to and iron pin on the eastern side of Woodridge Circle; thence along the eastern side of Woodridge Circle N. 19-0 E. 110 feet to an iron pin being the point of beginning.

This is the same property conveyed to the mortgagors by deed of Buford T. Stroud and Judy E. Stroud recorded in the R.M.C. Office for Greenville County in Deed Book 1135, page 251 on the 10th day of October, 1980.

"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 shall 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 the 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 _____ (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.

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