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AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION  
10 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA

THIS MORTGAGE is made this 15th day of May 1979, between the Mortgagor, Ronald A. Smoak and Lee H. Smoak (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 10 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Five Thousand, Six Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 15, 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 May 1, 2009.

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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southeast side of Alpine Way, in the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 34 as shown on a plat entitled, Property of Central Development Corporation", made by Dalton & Neves, dated October 1951 recorded in the RMC Office for Greenville County, South Carolina, in Plat Book BB at pages 22 and 23, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Alpine Way at the joint front corners of Lots Nos. 33 and 34; and running thence along the southeastern side of Alpine Way, S. 39-19 W., 75 feet to an iron pin at the

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