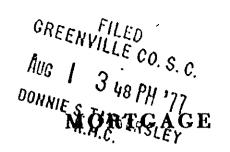
First Mortgage on Real Estate



STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Andrew Page Ballard and Donna G. Ballard

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Forty-three thousand four hundred fifty and no/100ths------DOLLARS

(\$ 43,450.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 30 years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 98 on plat of Dove Tree Subdivision made by Piedmont Engineers and Architects, dated September 13, 1972 and revised March 29, 1973 and recorded in the RMC Office for Greenville County in Plat Book 4-X at Pages 21, 22 and 23 and according to said plat, the property is more fully described as follows, to-wit:

Beginning at an iron pin on the western side of Sugarberry Drive at the joint front corner of Lots 97 and 98 and running thence along the common line of said Lots, N 76-05 W 155 feet to an iron pin at the joint rear corner of said Lots; thence N 11-37 E 125 feet to an iron pin at the joint rear corner of Lots 98 and 99; thence along the common line of said Lots, S 76-05 E 160 feet to an iron pin at the joint front corner of said Lots on the western side of Sugarberry Drive; thence S 13-55 W 125 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Dove Tree Realty, a Partnership dated July 29, 1977 and recorded herewith.

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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