First Mortgage on Real Estate

Craig A. FALKaren S. O'Neal 296 ESEHWLEER & OROSIG Greenville, SC 29609 MORTGAGE

R.H.C.

MAIL TO GADDY & DAVENPORT P. O. BOX 10267 GREENVILLE, S. C.

DONNIE S. TANKERSLEY STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Craig A. O'Neal and Karen S. O'Neal.

(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

(\$ 28,000.00 -----), 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 Thirty (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, lying on the southwestern side of Scaly Bark Road, being shown and designated as Lot No. 14 on a plat of the property of Mountain Shadows Subdivision, prepared by R. B. Bruce, Registered Surveyor, dated April 28, 1969, recorded in the R. M. C. Office for Greenville County in Plat Book 4-N, Page 7, and having according to said plat the following courses and distances, to-wit:

BEGINNING at an iron pin on the southwestern side of Scaly Bark Road at the joint front corner of Lots 13 and 14 as shown on the aforementioned plat, and running thence with common line of Lots 13 and 14 S. 53-52 W. 175.2 feet to an iron pin; thence with the joint rear line of Lots 14 and 15, N. 36-08 W. 95 feet to an iron pin; thence N. 53-52 E. 175 feet to an iron pin on the southwestern side of Scaly Bark Road; thence with the southwestern side of Scaly Bark Road, S. 36-19 E. 95 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Grantors herein by deed from Tommy J. Fleming and Mylinda N. Fleming dated April 4, 1978, to be recorded herewith in the R. M. C. Office of Greenville County.

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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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Participation for the