First Mortgage on Real Estate

GREENVILLE CO. S. C JE 28 4 32 FM 7 MORTGAGE MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jerry D. Covington and Jean B. Covington

(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 eight thousand eight hundred and 00/100----- DOLLARS

(\$ 48,800.00), 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 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:

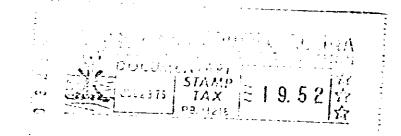
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 known and designated as Lot No. 3 on plat of Quail Ridge, Section One, prepared by C. O. Riddle, R.L.S., dated March 4, 1977, and recorded in the RMC Office for Greenville County, S. C. in plat book 5-P at page 73, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the western side of Timberidge Drive at the joint front corner of Lots Nos. 2 and 3 and running thence with the line of Lot No. 2 S. 68-20 W. 191.8 feet to an iron pin at the joint rear corner ot Lots Nos. 2, 3 and 9; thence with the line of Lots Nos. 9 and 8 N. 8-40 W. 119.2 feet to an iron pin at the joint rear corner of Lots Nos. 3, 4 and 8; thence with the line of Lot No. 4 N. 75-10 E. 175 feet to an iron pin on the western side of Timberidge Drive at the joint front corner of Lots Nos. 3 and 4; thence with the western side of Timberidge Drive the following courses and distances: S. 14-50 E. 50.7 feet to an iron pin; S. 18-10 E. 45 feet to the point of beginning.

This is the same property conveyed to mortgagors by Quail Ridge Properties, a Joint Venture by deed dated May 22, 1978 and recorded May 31, 1978 in deed volume 1080 at page 119 in the RMC Office for Greenville County, S. C.

Fidelity Federal Savings and Loan Association PO Box 1268 Greenville, SC 29602



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, he considered a part of the real estate.

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