MORTGAGE

THIS MORTGAGE is made this.

19. 79. between the Mortgagor, L. Russell Burress

(berein "Borrower"), and the Mortgagee,

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand Eight Hundred Fifty and no/100ths (\$40,850.00) - - - T. Dollars, which indebtedness is evidenced by Borrower's note dated. July 2, 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 July 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 certain piece, parcel or lof of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, located on the northeast side of Kenwood Lane (formerly Heston Street), being a lot in North Park Subidvision, plat of which is recorded in Plat Book K, at Page 49, in the R.M.C. Office for Greenville County, S.C.; said property having according to a more recent and accurate plat by Freeland & Associates, Engineers, entitled "PROPERTY OF L. RUSSELL BURRESS", dated June 19, 1979, and recorded in Plat Book 7-/i, at Page 94, aforesaid records, the following metes and bounds to-wit:

BEGINNING at an iron pin on the northeastern side of Kenwood Lane (formerly Heston Street), which iron pin is 400 feet in an easterly direction from the northeastern intersection of North Main Street, and Kenwood Lane, and running thence along the line of the Davis property, N. 19-50 E. 167.5 feet to an iron pin; thence S. 69-54 E. 102.1 feet to an iron pin; thence S. 19-50 W. 168.4 feet to an iron pin on the northeastern side of Kenwood Lane; thence along the northeastern side of Kenwood Lane, N. 69-25 W. 102 feet to an iron pin, the point of beginning.

This being the same property conveyed unto L. Russell Burress by deed of William Graham Rixon, Individually and as Executor of the Estate of Rena G. Rixon, dated and recorded concurrently herewith.

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager 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 will .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 this 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 19 Kenwood Lane Greenville

South Carolina (herein "Property Address"); [State and Zip Code]

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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.

SOUTH CAROLINA -- 1 to 4 Family 6 75 FAMA/FHLMC UNIFORM INSTRUMENT

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