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THIS MORTGAGE Is made this. 21st day of September

19.79, between the Mortgagor, R. Douglas Neal, Jr. and Elizabeth P. Neal

(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 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

All that certain piece, parcel, or lot of land, situate, lying and being on the southeastern side of Willow Springs Drive, City and County of Greenville, South Carolina, being shown and designated as Lot 7, Block M, Section 6 on a plat of EAST HIGHLAND ESTATES, recorded in the RMC Office for Greenville in Plat Book O, at Page 109, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southeastern side of Willow Springs Drive at the joint front corner of Lots 7 and 8, and running thence with the common line of said Lots, S. 74-45 E., 157 feet to an iron pin in the rear line of Lot 1; thence with the rear line of Lot 1, S. 18-20 W. 70 feet to an iron pin on a five foot strip reserved for utilities; thence with the northeasterly edge of said five foot reserved strip, N. 74-45 W., 186.7 feet to an iron pin on the southeastern side of Willow Springs Drive; thence with said Drive, N. 40-45 E. 77.4 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Frankie H. Smith and Sherri S. Smith, formerly Sherri L. Satterfield, of even date and to be recorded herewith.

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South Carolina (herein "Property Address");

[State and Zip Code]

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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