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MORTGAGE

THIS MORTGAGE is made this. 13 day of JUNE.

19.80 between the Mortgagor, H. J. MARTIN & JOE O. CHARPING

(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 piece, parcel or lot of land situate, lying and being on the southern side of Brushy Creek Ridge, near the City of Greenville, in the county of Greenville, state of South Carolina, and known and designated as Lot No. 21 of a subdivision known as Brushy Creek Ridge, plat of which is recorded in the RMC Office for Greenville County in Plat Book 7-C at page 25, and according to said plat, has the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Brushy Creek Ridge, at the joint front corner of Lots Nos. 20 and 21, and running thence with the joint line of said lots S. 0-56 E. 193.9 feet to an iron pin; running thence S. 86-41 E. 95 feet to an iron pin at the joint rear corner of Lots Nos. 21 and 22; running thence with the joint line of said lots N. 2-18 w. 201.88 feet to an iron pin on the southern side of Brushy Creek Ridge; running thence with the southern side of said Ridge S. 88-30 W. 90 feet to an iron pin, point of beginning.

This is the same property conveyed to mortgagors by C. S. Willingham by deed dated May 7, 1980 to be recorded.

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which has the address of ... Lot 21, Brushy Creek Ridge TAYLORS

[Street] [City]

SC 29687 (herein "Property Address");

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.