GREENVILLE CO. S. C. MORTGAGE

SEP 2 12 47 PH '90 (Renogotiable Rate Mortgage)

DONNIE S. TANKERSLEY

R.H.C.

2001513 1481983

THIS MORTGAGE is made this 29. day of August 19.80 between the Mortgagor, Ernest P. and Brenda L. Boyer (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of the United States 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 in the Town of Simpsonville, Austin Township, being shown and designated as Lot No. 709, Section VI, Sheet 2 of 2, of Westwood Subdivision, as shown on plat thereof recorded in Plat Book 5-P, Page 35 in the RMC Office for Greenville County, South Carolina; and plat prepared by Carolina Surveying Company, dated 8/26/80 and recorded in same Office in Plat Book 8-E Page 8. Reference is made to said plat for a more particular description. This conveyance is made subject to the restrictive covenants affecting Section VI of Westwood Subdivision, said restrictive covenants being recorded in the RMC Office for Greenville County, South Carolina, in Deed Volume 1039, Page 42.

This conveyance is also made subject to any restrictive covenants, building set-back lines and rights-of-way and easements which may affect the above described property.

This being the same property conveyed to the Mortgagors herein by Deed of John E. and Sandra M. O'Brien, dated August 1980, and recorded in the RMC Office for Green-ville County in Deed Book 1/32, Page 404.

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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.

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