P. O. Box 1268, Greenville, S. C.

GREENVILLE CO. S. C.

GREENVILL

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-FOUR THOUSAND AND NO/100THS------DOLLARS

(1) (\$ 44,000.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said incomposed as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 30 years after the date hereof, unless extended by mutual consent, the terms of said note and herein 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, on the northern side of Holly Road, being shown and designated as Lot 45 on Plat of Edwards Forest Heights, recorded in Plat Book 000 at Page 87 in the R.M.C. Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Holly Road, which iron pin is the joint front corner of Lots 5 and 6 and running thence N 38-07 W, 175 feet to an iron pin; thence S 51-53 W, 110 feet to an iron pin; thence S 38-07 E, 175 feet to an iron pin on the northwesterly raide of Holly Road; thence along the northwesterly side of said Road S 51-53 E, 110 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Curtiss Sheldon and Kay D. Sheldon of even date and recorded 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 be 102% of the original sales price of the less.