87774068

P. O. Box 1268, Green 11e, S.C. 29602 800:1484 F13:554 MORTGAGE Jot 13 12 32 PH 179 THIS MORTGAGE is made this

15th day of October

19.79, between the Mortgagor, Dale A. Salisbury and Pamela L. Salisbury 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-Six Thousand and ... To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the and interest under the terms of the Note secured hereby, the mortgagor 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 .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 hereby if the mortgagor fails to pay it. Formerly Stidelity Teleral Savings an Brogn Association AMERICAN FECCIAL BANK S.R.B. ECSMESTA SPECIOUS SEDERY which has the address of ...... Unit 218, Marchant Road ..... Taylors ......

South Carolina . 29637. (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-FNMA/FHLMC UNBORN INSTRUMENT