

MORTGAGE

THIS MORTGAGE is made this 25th day of October, 1978, between the Mortgagor, Ronnie D. Garland and Sheree D. Garland (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").

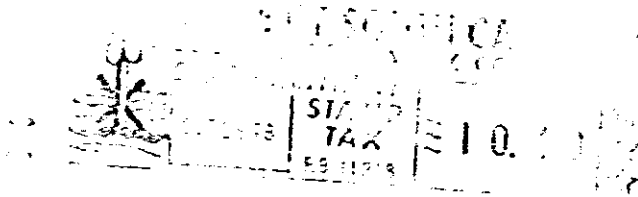
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Six Thousand and No/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 25, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2008.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being all of Lot 27 and a portion of Lots 26 and 28 of Brookgreen prepared by F. M. Lindsey, July, 1956 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Dell Circle, joint front corners Lots No. 26 and 27; thence with Dell Circle, N. 17-42 W. 20 feet to a point on Lot 26; thence a new line through Lot 26, N. 72-18 E. 180 feet to an iron pin; thence with the common line of Lots 26 and 30, S. 17-42 E. 20 feet to an iron pin; thence a new line through Lot 28, S. 17-42 E. 150 feet to a point on the Northern side of Dell Circle; thence with Dell Circle, S. 72-18 W. 130 feet to an iron pin; thence with the curve of Dell Circle the chord of which is N. 62-0 W. 70.6 feet to an iron pin; thence continuing with Dell Circle, N. 17-42 W. 100 feet to the beginning corner.

This being the same property acquired by the Mortgagors herein by deed of Emory Smith and Patricia Smith of even date and to be recorded herewith.



which has the address of Route 1, Dell Circle Travelers Rest,
[Street] [City]
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 seized 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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