

MORTGAGE

THIS MORTGAGE is made this 28th day of December, 1978, between the Mortgagor, Allen Dale Whitehead and Teresa H. Whitehead (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 Five Thousand and NO/100-- Dollars, which indebtedness is evidenced by Borrower's note dated December 28, 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 January 1, 1999.

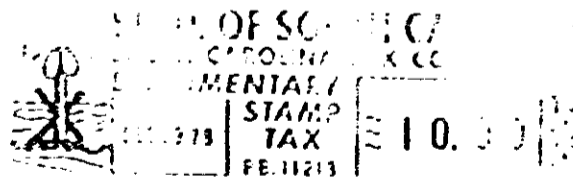
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 and lot of land, situate, lying and being in the State of South Carolina, County of Greenville, Chicks Springs Township, on the eastern side of Wood Drive, as shown and designated on survey and plat entitled "Survey for Allen Dale Whitehead and Teresa H. Whitehead", prepared by Wolfe & Huskey, Inc., Engs. and Surveyors, dated December 8, 1978, containing 0.78 acres, more or less, said survey to be recorded herewith and having, according to said survey and plat, the following courses and distances:

BEGINNING at a spike in center of Wood Drive, joint front corner with property formerly of Willie A. Oliver, and runs thence as common line of said lots, S. 40-13 E. 231.2 feet to old iron pin; thence as rear line, S. 39-57 W. 150 feet to iron pin; thence N. 40-11 W. 230.3 feet to spike in center of Wood Drive, (old iron pin back on line at 212 feet); thence with center of Wood Drive, N. 39-37 E. 150 feet to spike in center of said Drive, the beginning corner.

This conveyance is subject to all restrictions, easements, rights-of-way, roadways and zoning ordinances of record, on the recorded plats or on the premises, if any.

This being that same property conveyed to mortgagor by deed of Woodrow Oliver, et-al to be recorded herewith.

In addition to and together with the monthly payments of principal 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 by the mortgage if the mortgagor fails to pay it.



which has the address of 300 Wood Drive, Greer,
(Street) (City)
S. C. 29651 (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.

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