

MORTGAGE

THIS MORTGAGE is made this 18th day of April 1979, between the Mortgagor, Angus P. Lippard and Glyn C. Lippard (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 THIRTY FOUR THOUSAND NINE HUNDRED FIFTY AND NO/100 (\$34,950.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 18, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2009.

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:

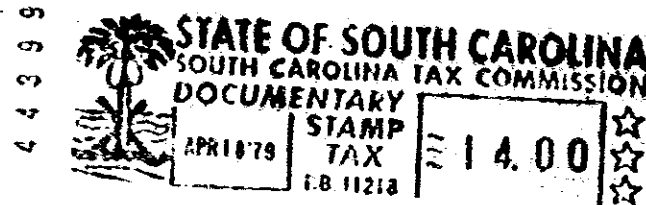
ALL that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known as Lot No. 26 on plat of Brookwood Forest, recorded in Plat Book XX at Page 96 and also shown on plat of Property of Angus P. Lippard and Glyn C. Lippard dated April 16, 1979, prepared by Carolina Surveying Company, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern edge of Holborn Lane at the joint front corner of Lots 26 and 27 and running thence with the southern edge of Holborn Lane, S. 89-05 E., 138.0 feet to a point in the center of Branch (center line of Brach is property line and joint line of Lots 25 and 26); thence along the center of said Branch, S. 10-40 W., 157.9 feet to an iron pin at the joint rear corner of Lots 25 and 26; thence N. 81-20 W., 112.6 feet to an iron pin at the joint rear corner of Lots 26 and 27; thence with the joint line of said Lots, N. 0-55 E., 140.5 feet to an iron pin being the point of BEGINNING.

This is the same property conveyed to the mortgagors by Deed of John H. Lippard recorded April 18, 1979.

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 years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the 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.

GCTO --- 1 AP18 79 1248



which has the address of Lot 26 100 Holborn Lane Greenville, South Carolina (herein "Property Address");

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.

3.50CI

0.60.8

4328 RV-2