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MERSLEY

MORTGAGE

BOOK 1484 PAGE 724

THIS MORTGAGE is made this 16th day of October 1979, between the Mortgagor, Cameron E. Smith (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").

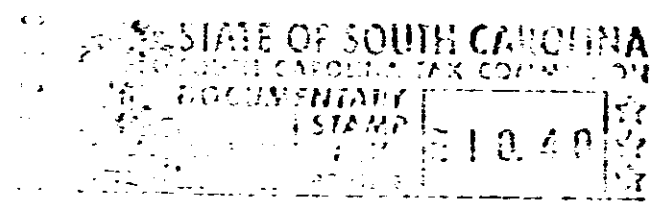
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Six Thousand and No/100 (\$26,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 16, 1979 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 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 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, being known and designated as a portion of Lot No. 38 on plat of Overbrook Land Company, plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book E, at page 251 and 252, and having, according to a more recent plat of the Property of William K. Chastain and Helen T. Chastain prepared by Dalton and Neves, Engineers, April, 1970, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of Spruce Street which iron pin is the joint front corner of Lots Nos. 37 and 38 and running thence along the northeasterly side of Spruce Street, S. 46-32 E. 96 feet to an iron pin, the joint front corner of Lots Nos. 38 and 29; and running thence, N. 46-32 E. 187.9 feet to an iron pin; thence running, N. 41-19 W. 62 feet to an iron pin; and running thence, S. 56-21 W. 198.3 feet to an iron pin on the northeasterly side of Spruce Street, the point of beginning.

This is the same property conveyed to Cameron E. Smith by deed of Edward R. Lake and Phyllis M. Lake, dated September 10, 1979, and recorded in the RMC Office for Greenville County, S.C., in Deed Book 1112, at Page 283.



which has the address of 15A and 15B, Spruce Street, Greenville, S.C., 29607 (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.

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