

Mortgagee's Address:  
P. O. Box 1268  
Greenville, S. C. 29602

This instrument was prepared by:  
Love, Thornton, Arnold  
& Thomason

LOVE, THORNTON, ARNOLD & THOMASON
27522 SW le
Donald B. Gibson et al
B4.6-1-57

**MORTGAGE**  
(Renegotiable Rate Mortgage)  
SEP 24 11 12 AM '80  
DONNIE S. TANKERSLEY  
R.M.C.

6887 1517 PAGE 334

THIS MORTGAGE is made this 22nd day of September, 19 80, between the Mortgagor, DONALD G. GIBSON and EVELYN G. GIBSON (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

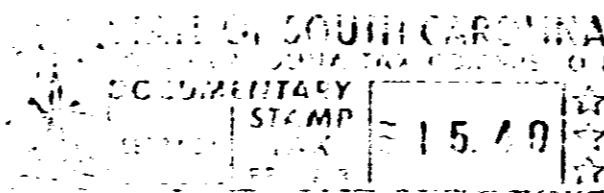
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Eight Thousand Five Hundred Dollars, which indebtedness is evidenced by Borrower's note date September 1, 2010 which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2010;

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, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the northern side of Saluda Lake Road in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 1 on plat of White Oak Hills Subdivision, Phase II-A, prepared by Arbor Engineering, Inc., dated December 20, 1979, recorded in Plat Book 7C at Page 95 and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the northern side of Saluda Lake Road at the joint front corner of Lots 1 and 23 and running thence along the common line of said lots N. 19-00 W. 162.75 feet to an iron pin at the joint rear corner of said lots on the cul-de-sac of Lenhardt Road; thence N. 57-38 E. 6.38 feet to an iron pin; thence N. 51-50 E. 101.31 feet to an iron pin at the joint rear corner of Lots 1 and 2; thence along the common line of said lots S. 19-00 E. 197.48 feet to an iron pin on the northern side of Saluda Lake Road at the joint front corner of said lots; thence along the northern side of said road S. 71-00 W. 101.90 feet to an iron pin, the point of beginning.

DERIVATION: Deed of W. Bayne Brown d/b/a Brown Construction Co. recorded September 14, 1980 in Deed Book 1134 at Page 53.



which has the address of Rt. 1, Saluda Lake Road Greenville  
(Street) (City)  
South Carolina 29611 (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.