

Mortgagee's Mailing Address: 201 College Street, Greenville, S.C. 29601

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JOHN W. HARRISLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 1st day of April, 1982, between the Mortgagor, Elmar H. G. Schnoeckelborg and Margret A. Schnoeckelborg, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

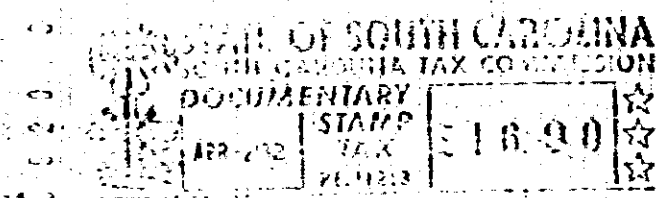
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and No/100 (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 1, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2003...

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 on the Eastern side of Hermitage Road, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 119 as shown on a plat of Section II of Lake Forest, prepared by Piedmont Engineering Service, dated March, 1954, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book EE at Page 71, and a triangular portion of the rear of said lot being shown on a plat prepared by Piedmont Engineers and Architects, dated February 21, 1966, and recorded in the said R.M.C. Office for Greenville County in Plat Book GGG at Page 386, and having, according to said plats, the following metes and bounds:

BEGINNING at an iron pin on the Eastern side of Hermitage Road at the corner of Lot 120 and running thence with the line of said lot and continuing S. 86-31 E. 241.1 feet, more or less, to the high water mark of Lake Fairfield; thence with the high water mark of Lake Fairfield, the traverse of which is N. 0-40 W. 125.35 feet to the corner of Lot 118; thence with the line of said Lot N. 86-31 W. 225 feet, more or less, to an iron pin on Hermitage Road; thence with the Eastern side of said road S. 3-29 W. 125 feet to the beginning corner.

This being the same property conveyed to the mortgagors herein by deed of Robert J. Kelly and Gladis F. Kelly dated April 1, 1982 and to be recorded herewith.



which has the address of Lot 119 Hermitage Road Greenville,
(Street) (City)
South Carolina 29615 (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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