P. O. Box 1268
Greenville, S. C. 29682
GREENVILLE CO. J. C.

GREEN

and Deborah Lynn Schneider

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (bereinafter referred to as Mortgagee) in the sum of Twenty-eight thousand four hundred fifty - - - - DOLLARS IL

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

(\$ 28,450.00 ), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is 29 years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or bereafter constructed thereon, situate, hing and being in the State of South Carolina, County of Greenville, on the northern side of Spur Drive, Greenville County, South Carolina, being shown and designated as Lot 48 on a Plat of POINTS NORTH, recorded in the RMC Office for Greenville County in Plat Book 4-X, at Page 16, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northern side of Spur Drive, joint front corner of Lots 48 and 49, and running thence with the common line of said Lots, N 12-00 E, 160 feet to an iron pin; thence S 78-00 E, 90 feet to an iron pin, joint rear corner of Lots 47 and 48; thence with the common line of said Lots, S 12-00 W, 160 feet to an iron pin on the northern side of Spur Drive; thence with said Drive, N 78-00 W, 90 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Points North Development Company, a Partnership, dated September 6, 1977, to be recorded simultaneously 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 guraranty insurance until the principal balance reaches 80% of the original sales price or appriasal, 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

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