

Mortgagee's Address:
P. O. Drawer 408
Greenville, S. C. 29602

BOOK 144J PAGE 541

MORTGAGE

THIS MORTGAGE is made this 6th day of November, 19 78, between the Mortgagor, Louis F. Snedigar and Vicki M. Snedigar, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 Thirty-two Thousand Six Hundred and 00/100 (\$32,600) Dollars, which indebtedness is evidenced by Borrower's note dated November 6, 1978, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1988.....;

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 in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as the western part of Lot 9 and the eastern part of Lot 10 on plat of McDANIEL HEIGHTS, recorded in the RMC Office for Greenville County, S.C. in Plat Book G, at Page 214, also known as Lot 9 according to a plat of PROPERTY OF McDANIEL HEIGHTS recorded in Plat Book R, at Page 193, and having, according to a more recent plat entitled PROPERTY OF LOUIS F. SNEDIGAR AND VICKI M. SNEDIGAR, dated November 6, 1978, prepared by R. B. Bruce, R.S., and recorded in the RMC Office for Greenville County, S. C. in Plat Book 6X, at Page 1, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Ben Street at the joint front corner of Lots Nos. 8 and 9 and running thence with the line of Lot No. 8 Due South 170.0 feet to an iron pin at the joint rear corner of Lots Nos. 8 and 9; thence with the rear line of Lot No. 9 Due West 70.0 feet to an iron pin at the joint rear corner of Lots Nos. 9 and 10; thence with the line of Lot No. 10 Due North 170.0 feet to an iron pin on the southern side of Ben Street at the joint front corner of Lots Nos. 9 and 10; thence with the Southern side of Ben Street Due East 70.0 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Nina S. Friedman, dated November 6, 1978, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1091 at Page 445 on November 8th, 1978.

which has the address of 12 Ben Street, Greenville (City),
S. C. 29601 (State and Zip Code) (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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