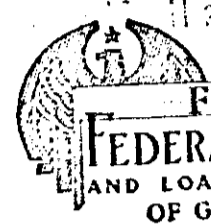


FILED
GREENVILLE CO. S.C.
RECORDED
11/20/78

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BOOK 63 PAGE 224



FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE
Satisfied and Cancelled
Federal Savings and Loan Association
of Greenville, S. C.

State of South Carolina
COUNTY OF GREENVILLE

17939
MORTGAGE OF REAL ESTATE
Nov 29 1978
Witness: Nancy Whitman

To All Whom These Presents May Concern:

- FRED L. ROPER AND NANCY R. ROPER -

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

WHEREAS, the Mortgagor is well and truly indebted unto **FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA** (hereinafter referred to as Mortgagee) in the full and just sum of Four Thousand Five Hundred and No/100 (\$4,500.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of Forty-two and 36/100 (\$42.36) Dollars each on the first day of each

month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 15 years - first date: 21-

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collateral given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose:

NOW KNOW ALL MEN That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing 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 Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, and being more particularly described as Lot No. 30, Section B, as shown on a plat entitled "A Subdivision for Woodside Mills, Greenville, S. C." made by Pickell & Pickell, Engineers, Greenville, South Carolina, January 14, 1950, and recorded in the R.M.C. Office for Greenville County in Plat Book W at pages 111-117, inclusive, and according to said plat the within described lot is (or was) also known as No. 46 West Sixth St. (Avenue) and fronts thereon 90 feet, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on West Sixth Street, the joint front corner of Lots 31 and 30, thence along the common line of Lots 31 and 30 N 54-41 W, 214.8 ft.; thence N 36-48 E, 90 ft.; thence S 54-41 E, 212.5 ft., thence S 35-20 W, 90 ft. to the point of beginning.

0224

4328 RV.2