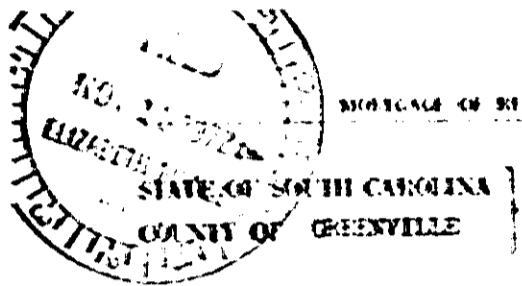


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BOOK 34 PAGE 413

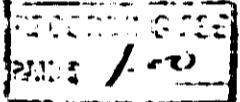
MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

*Elmer Robert Jones Hand & Faye L. Hand*

Debtor referred to as Mortgagor is well and truly indebted unto CRYOTAC EMPLOYEES FEDERAL CREDIT UNION,  
Box 330, Simpsonville, SC 29681-----

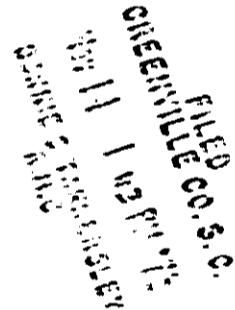
Borrower referred to as Mortgagor as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are  
incorporated herein by reference, at the sum of -----  
One thousand two hundred thirty three and 10/100 ---- Dollars \$1,233.90 + due and payable  
-----



Land in full - 12575

CRYOTAC FEDERAL CREDIT UNION  
P. O. BOX 330  
SIMSONVILLE, S.C. 29681

12575



*The Agency Office  
John R. Willett*

12575  
(Walt)

Together with all and singular rights, members, amendments, and appurtenances to the same, below mentioned, was granted an  
option to sell and all the rents, issues, and profits which may arise on the said premises, and including all buildings, furniture, and  
furnishings now or hereafter situated or located on said premises, in any manner, during the continuance of the parties hereto, that  
any fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD the said premises unto the Mortgagor, his heirs, successors and assigns, forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good  
right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all taxes and certain  
liens except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises  
unto the Mortgagor, his heirs and assigns whomsoever he shall claim the same or any part thereof.

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