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C. I. T. FINANCIAL SERVICES SO. S. C.P. O. BOX 5768-STATION 8

R.H.C

- 83 rat#502

day of THIS MORTGAGE is made this 19 83, between the Mortgagor, Samuel E. and Marilyn L. Schnafter (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 Fifteen Thousand and Dollars, which indebtedness is evidenced by Borrower's no/100----January 25, 1983 (herein "Note"), providing for monthly installments of principal note dated __ N. 37-34 W. 155 feet to an iron pin on 20 foot alley; thence with said alley, S. 52-26 W. 100 feet to the rear corner of Lot No. 7; thence with the line of said Lot, S. 37-34 E. 180 feet to the point of beginning. LESS, however, a 4 foot strip running paralled to U. S. Highway No. 29 conveyed to the City of Greenville for road purposes recorded in Deed Book 501, at page 233. This being the same property conveyed to the mortgagors by deed of Charles E. Bading and H. Shirley Bading on 9-27-76, recorded on 9-28-76 in the R.M.C. Office for Greenville County, S. C. in Deed book 1043 at Page 616. This is a second mortgage and is junior in lien to that mortgage given by Samuel E. and Marilyn L. Schnaiter to Collateral Investment Company, dated 9-27-76 and recorded on 9-28-76 in the R. M. C. Office for Greenville County Page 914 which was re-recorded to Collateral Investment Company 3 12

rand Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, Orents, 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 leasthold estate if this Mortgage is on a leasthold) are herein referred to as the "Property" 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 Rollicy insuring Lender's interest in the Property.

SOUTH CAROLINA - 1 to 4 Family -4-75-FNMA/FHLING UNIFORM INSTRUMENT (with amendment adding Para, 20