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MORTGAGE

THIS MORTGAGE is made this 13th day of March 1981, between the Mortgagor, Frederick E. Schroder, Jr. and Caroline W. Schroder (herein "Borrower"), and the Mortgagee, FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Thousand and No/100 (\$70,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 13, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2011.

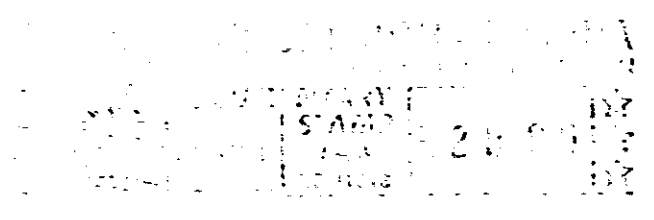
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 and lot of land situate, lying and being on Rockwood Drive, in the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No. 7 of Meyers Park, Section 1, as amended, dated December 7, 1976, prepared by C. O. Riddle, R.S., and recorded in the RMC Office for Greenville County, S.C., in Plat Book 5-P, at Page 60, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Rockwood Drive, joint front corner of Lots 7 and 8 and running thence along the common line of said lots S. 68-42 E. 149.25 feet to an iron pin; thence N. 7-59 E. 171.98 feet to an iron pin, joint rear corner of Lots 6 and 7; thence along common line of said lots S. 87-41 W. 144.8 feet to an iron pin on the easterly side of Rockwood Drive; thence along said Drive, S. 9-24 W. 111.74 feet to an iron pin, the point of beginning.

This conveyance is made subject to all restrictions, setback lines, roadways, easements and rights of way of record, if any, affecting the above described property.

This is the same property conveyed to mortgagors by deed of Louis Builders, Inc. dated April 25, 1978 and recorded in Deed Book 1077 at Page 902 on April 27, 1978.



which has the address of 262 Rockwood Drive Greenville, S.C. 29605 (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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