

GREENVILLE S.C.
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MORTGAGE

THIS MORTGAGE is made this 14th day of February, 1984, between the Mortgagor, Louis F. Snedigar, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 14, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 28, 1989.

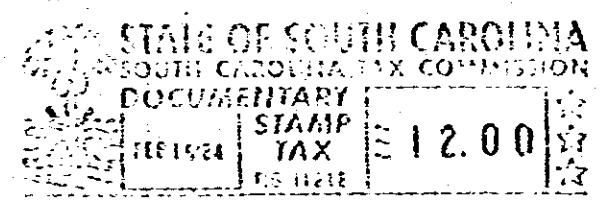
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, with improvements thereon or hereafter to be constructed thereon, situate, lying and being on the northern side of Club Forest Lane near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 18 of a subdivision known as Club Forest, Sheet I and having, according to plat prepared by Arbor Engineering, Inc. dated August 12, 1982 and recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 9-F at Page 15, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Club Forest Lane at the joint front corner of Lots Nos. 18 and 19 and running thence with the joint line of said lots N. 20-34 E., 198.89 feet to an iron pin; thence S. 51-25 E., 107.01 feet to an iron pin at the joint rear corner of Lots Nos. 17 and 18; running thence with the joint line of said lots S. 10-45 W., 150.51 feet to an iron pin on the northern side of Club Forest Lane; running thence with the northern side of Club Forest Lane N. 79-15 W., 76.13 feet to an iron pin; thence continuing with the northern side of Club Forest Lane N. 74-20 W., 52.57 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of College Properties, Inc. recorded of even date herewith.

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which has the address of Club Forest Lane Greenville, S.C. (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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