

PREPARED BY
McINTOSH & SHERARD
ATTORNEYS

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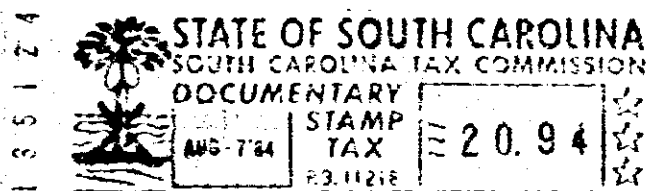
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 31
 19 84. The mortgagor is Robert P. Snipes, of the County of Greenville, State of South
Carolina ("Borrower"). This Security Instrument is given to City
Federal Savings and Loan Association which is organized and existing
 under the laws of the United States of America and whose address is 1141 East Jersey
Street, Elizabeth, County of Union, State of New Jersey ("Lender").
 Borrower owes Lender the principal sum of Sixty-Nine Thousand Eight Hundred and No/100
** Dollars (U.S. \$ 69,800.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on August 1, 2014. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND SITUATE, LYING
 AND BEING IN THE COUNTY OF GREENVILLE, STATE OF SOUTH CAROLINA,
 BEING KNOWN AND DESIGNATED AS LOT NUMBER TWENTY-SEVEN (27),
 SECTION 2, HAMPSHIRE HILLS MADE BY FREELAND & ASSOCIATES,
 DATED JULY 30, 1984, OF RECORD IN THE R. M. C. OFFICE FOR
 GREENVILLE COUNTY, S.C., IN PLAT BOOK 10-V AT PAGE 95,
 THE METES AND BOUNDS, COURSES AND DISTANCES AS UPON SAID PLAT
 APPEAR BEING INCORPORATED HEREIN BY REFERENCE THERETO, SAID
 LOT BEING BOUNDED ON THE NORTH BY RIGHT OF WAY FOR NEWPORT
 DRIVE, ON THE EAST BY LOT NO. 28 SHOWN ON SAID PLAT, AND ON
 THE WEST BY LOT NO. 26 SHOWN ON SAID PLAT.

BEING THE SAME LOT CONVEYED TO ROBERT P. SNIPES BY DEED OF
 CONE MILLS CORPORATION, OF EVEN DATE HERewith TO BE RECORDED.



which has the address of 649 Newport Drive Travelers Rest
[Street] [City]
 South Carolina 29690 ("Property Address").
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
 Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**IN ADDITION TO UNPAID CAPITALIZED INTEREST

SOUTH CAROLINA—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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