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GREENVILLE CO. S.C.

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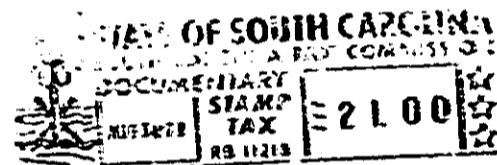
Box 1268 JAMES S. TANKERLEY
Greenville, S. C. 29602 MORTGAGE

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THIS MORTGAGE is made this 21st day of August 1978, between the Mortgagor, Neil M. Wagner and Susan L. Baldauf (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 P. O. Box 1268, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty two Thousand four hundred fifty and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 21, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2008 principal balance remaining thereafter, the estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagor may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.



which has the address of 104 Indian Trail, Taylors, South Carolina
29687 (herein "Property Address");

(State and Zip Code)

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 seized 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 stated in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA - 1 to 4 Family - 6/75 - FAMA - FULLY UNIFORM INSTRUMENT

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