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GREENVILLE CO. S. C.

JUN 29 1 14 PM '72

Ollie Earnsworth
R.H.C.

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GREENVILLE CO. S. C.

JUN 8 1 30 PM '72

Donnie S. Tankersley
R.H.C.

MORTGAGE

JUN 8 1972

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: 36855

E. Barry Shnider and Rima M. Shnider

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (hereinafter referred to as Mortgagee) in the sum of Thirty-six Thousand and no/100 DOLLARS

(\$ 36,000.00), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said note, and payable as therein stated or as modified by mutual agreement, in writing, the final maturity of which is thirty years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot #32, as shown on Plat of Edwards Forest, Sec. IV recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book JJJ at Page 82, and according to said Plat having the following metes and bounds, to-wit:

Beginning on Fernwood Drive at the joint corners of Lots #32 and #33, S. 64-07 E. 200 feet to an iron pin; thence S. 54-58 W. 193.1 feet to an iron pin; thence with the rear lot corner of Lots #31 and #32 N. 33-15 W. 154.5 feet to Fernwood Drive; thence along Fernwood Drive N. 43-18 E. 93 feet back to the beginning corner.

"In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage."

"The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the

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