

Mortgagee's mailing address: 301 College Street, Greenville, S. C.

BOOK 1531 PAGE 922

MORTGAGE

(RENEGOTIABLE RATE MORTGAGE)

GREENVILLE
S. C.

THIS MORTGAGE is made this 2nd day of February,
1981 between the Mortgagor, Betty G. Coffey
BANKERSLEY, (herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, 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 Fifty Six Thousand,
Nine Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's
note dated February 2, 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
March 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 certain piece, parcel or unit, situate, lying and being in
the State of South Carolina, County of Greenville, being known and
designated as Unit No. 4-A of Pebble Lake Townhouses Horizontal
Property Regime as is more fully described in Master Deed dated May 6,
1980, and recorded in the RMC Office for Greenville County, S. C. in
Deed Book 1125 at Pages 364 through 438, inclusive, and survey and plot
plan recorded in the RMC Office for Greenville County in Plat Book 7-Y
at Page 15, as amended by First Amendment to Pebble Lake Townhouses
Horizontal Property Regime dated September 16, 1980 being recorded in
the RMC Office for Greenville County in Deed Book 1135 at Page 73 and by
final survey of said condominium being recorded in the RMC Office for
Greenville County in Plat Book 8-I at Page 13.

This being the same property conveyed to the mortgagor herein by
deed of Davidson-Vaughn, a South Carolina Partnership of even date and
to be recorded herewith.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of
the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a
part of this mortgage instrument.

which has the address of Unit 4-A, Pebble Lake Townhouses Greenville,
South Carolina (herein "Property Address");
(Street) (City) (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 listed in a schedule of exceptions to coverage in any title insurance
policy insuring Lender's interest in the Property.

RECORDED
FEB 23 1981

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