

ESCROW

MORTGAGE

LOAN NUMBER 210002104

10/25/84
 ADJUSTABLE RATE MORTGAGE-SOUTH CAROLINA

THIS MORTGAGE is made this 25th day of OCTOBER, 1984,
 between the Mortgagor, JEFFERY L. ZIEMER AND PATRICIA A. ZIEMER

(herein "Borrower"), and the Mortgagee, ROOSEVELT
 FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing
 under the laws of the United States of America, whose address is 900 Roosevelt
 Parkway, Chesterfield, Missouri 63017 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the original principal amount
 of EIGHTY ONE THOUSAND SEVEN HUNDRED AND 00/100 Dollars, with interest, which
 indebtedness is evidenced by Borrower's Adjustable Rate Note
 dated OCTOBER 25, 1984 (herein "Note"), payable in monthly installments
 and a final installment due on OCTOBER 25, 2014, with provision for
 periodic change in the interest rate and the monthly payment amount, a true
 copy of which Note is annexed to this Mortgage and is incorporated by
 reference herein as a part hereof.

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 20 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 lot of land, situate, lying and being
 in the State of South Carolina, County of Greenville, on the southern
 side of Swindon Circle, being known and designated as Lot No. 13 on plat
 of KINGSGATE, Section II, prepared by Piedmont Engineers and Architects,
 dated October 13, 1973 and revised January 1, 1974, and being recorded
 in the RMC Office for Greenville County in Plat Book 5-D at Page 23,
 and being further shown on a more recent plat by Freeland & Associates,
 dated October 24, 1984, entitled "Property of Jeffery L. Ziemer and
 Patricia A. Ziemer", and having, according to said plats, the following
 metes and bounds, to-wit:

BEGINNING at an iron pin on Swindon Circle at the joint front corner of
 Lots 12 and 13 and running thence along the common line of said lots,
 S. 28-02 W. 189.3 feet to an iron pin; thence S. 77-00 W. 63.35 feet to
 an iron pin; thence N. 09-53 W. 168.3 feet to an iron pin at the joint
 rear corner of Lots 13 and 14; thence along the common line of said lots,
 N. 69-47 E. 158.5 feet to an iron pin on Swindon Circle; thence with the
 curve of Swindon Circle, the chord of which is S. 38-39 E. 50 feet to the
 point of beginning. This is the same property conveyed to the mortgagors
 herein by deed of William Michael Hairston and Margaret Clift Hairston,
 recorded herewith.

which has the address of 125 SWINDON CIRCLE, GREENVILLE
 (Street), (County)
 South Carolina 29615 (herein "Property Address");
 (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 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.

31-385 (9/84) South Carolina

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